

WORLD MEMON ORGANISATION
CHARITABLE FOUNDATION

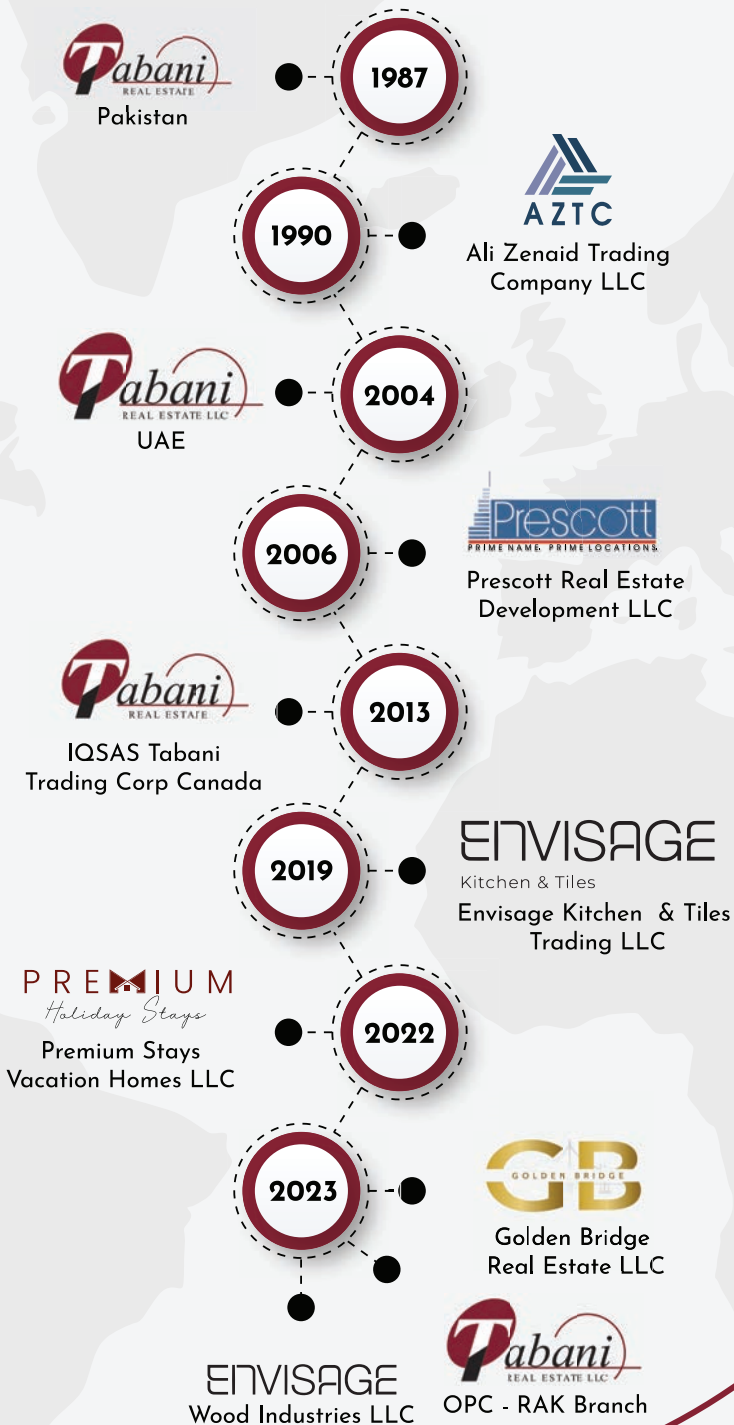


ANNUAL REPORT 2022

World Memon Organisation
Charitable Foundation

Tabani Group

REAL ESTATE: Investors | Advisors | Brokers | Exclusive Agents | Short Term Holiday Homes | Property Management



follow us:

- tabanireuae
- TabaniUAE
- tabaniuae
- tabani-real-estate

www.tabanirealestate.ae

COMPANIES OF
TABANI
GROUP



OVERVIEW

- | | | | | | |
|-----------|--|-----------|--------------------------------------|-----------|------------------------------------|
| 04 | Office Bearers (2020 - 2023) | 11 | Presidents Message | 12 | Board of Trustee Chairmans Message |
| 13 | Notice & Agenda of 21 st AGAM | 14 | Minutes of the 20 th AGAM | 17 | 2022 Attendees List |
| 18 | Secretary General's Report 2022 | 44 | Election Commissioner Report 2023 | | |



FINANCIAL REPORTS

- | | | | |
|-----------|-------------------------|-----------|----------------------------|
| 25 | Treasurer's Report 2022 | 27 | Consolidated Accounts 2022 |
|-----------|-------------------------|-----------|----------------------------|



CHAPTER REPORTS

- | | | | | | |
|-----------|----------------|-----------|----------|-----------|-----------------|
| 46 | Europe | 53 | Far East | 57 | Middle East |
| 63 | Northern India | 68 | Pakistan | 80 | Southern Africa |



OTHER REPORTS

- | | |
|-----------|----------------------------|
| 89 | GYW Chairman's Report 2022 |
|-----------|----------------------------|



SPECIALIST COMMITTEE REPORTS

- | | | | | | |
|------------|----------------------------|------------|---------------------------|------------|---|
| 95 | Zakat | 98 | Investment | 101 | Audit & Finance |
| 102 | Legal & Compliance | 104 | Constitutional Amendments | 105 | Proposed Clauses to the Governing Documents |
| 130 | Marketing & Communications | | | | |



SUPPLEMENTARY INFORMATION

- | | | | |
|------------|--------------------------------------|------------|-----------------------|
| 132 | Chronology of all AGM Dates & Venues | 134 | Corporate Information |
|------------|--------------------------------------|------------|-----------------------|

OFFICE BEARERS 2020 - 2023

OFFICE BEARERS OF THE MANAGEMENT COMMITTEE	
PRESIDENT	Mr Salman Iqbal
DEPUTY PRESIDENT	Mr Mahmood Shaikhani
SECRETARY GENERAL	Mr Bashir Sattar
DEPUTY SECRETARY GENERAL	Mr Zubair Chasmawala
TREASURER	Mr Waseem Yousuf Adil
DEPUTY TREASURER	-
CHAIRMAN, GLOBAL YOUTH WING	Mr Khurram Kalia
CHAIRPERSON, INTERNATIONAL LADIES WING	Ms Shabana Abdul Razzak

OFFICE BEARERS OF THE BOARD OF TRUSTEES	
CHAIRMAN	Mr Ashraf Sattar
DEPUTY CHAIRMAN	Mr Ismail Gadit
SECRETARY	Mr Shoaib Ismail Mangrooria
ASSISTANT SECRETARY	Dr Shiraz Suleman

REGIONAL OFFICE BEARERS

CHAPTER	REGIONAL PRESIDENTS	REGIONAL SECRETARIES	REGIONAL TREASURERS
SOUTHERN AFRICA	Mr Feizul Ayob	Dr Haroon Gutta	Mr Naeem Hassim
EUROPE	Mr Imran Panaawala	Mr Shahzad Iqbal	Mr Arif Mundiya
FAR EAST	Dr Haroon Admani	Mr Ameen Bhaila	Mr Abdul Razzak Osman Hingora
MIDDLE EAST	Mr Ahmed Abubakar Shaikhani	Mr Haroon Mohammad	Mr Altaf Muhammad
NORTHERN INDIA	Mr Ehsan Gadawala	Mr Shabbir Patca	Mr Haseen Aghadi
PAKISTAN	Mr H M Shahzad	Mr Altaf Habib Jangda	Mr Arsalan Arif Nara
SOUTHERN INDIA	Mr Abdul Azeez	Mr Adil Azeez	Mr Abdul Habib Sattar

SPECIALIST COMMITTEES

GLOBAL YOUTH WING	CHAIRMAN	Mr Khurram Kalia
	SECRETARY	Mr Khurram Shehzad
	TREASURER	Mr Yasir Gadit
	VICE CHAIRMAN - AC	Ms Sadaf Vahedna
	VICE CHAIRMAN - EC	-
	VICE CHAIRMAN - FC	-
	VICE CHAIRMAN - MC	Mr Junaid Merchant
	VICE CHAIRMAN - NIC	Mr Vasim Kapadia
	VICE CHAIRMAN - PC	Mr Abdullah Seja
	ADVISORS TO GYW CHAIRMAN	Dr Sana Durvesh, Mr Kamran Ghani, Mr Saad Iqbal
INTERNATIONAL LADIES WING	CHAIRPERSON	Ms Shabana Abdul Razzak
	CHAPTER REPRESENTATIVES	
	EUROPE	Ms Shamim Osman
	FAR EAST	Ms Shazia Sangani
	MIDDLE EAST	Ms Sidrat Imran
	NORTHERN INDIA	Ms Masheela Naviwala
	PAKISTAN	Ms Hamida Iqbal Bawany
	SOUTHERN AFRICA	Dr Khudaija Sullman
	SOUTHERN INDIA	Ms Farida Azeez
AUDIT, FINANCE & INVESTMENT	Mr Suliman Noor Mahomed (Solly Noor)	
ZAKAT	Mr Salman Iqbal (Chairman)	
LEGAL & COMPLIANCE	Mr Nowsad Gani (Chairman)	
COMMUNICATIONS	Mr Zubair Chasmawala (Chairman)	
MEMBERSHIP	Mr Salman Iqbal (Chairman)	
EDUCATION	Mr Ashraf Sattar (Chairman)	
HEALTH CARE	Dr Shiraz Suleman (Chairman)	
CONSTITUTIONAL AMENDMENTS	Mr Bashir Sattar (Chairman)	
LAND DEVELOPMENT	Mr Mahmood Shaikhani (Chairman)	
SOCAL & CULTURAL	Ms Shabana Abdul Razzak (Chairperson)	



Salman Iqbal

President

Founder & President - ARY Digital · Owner - Karachi Kings · CEO - Salman Iqbal Films/ARY Films · Chairman - ARY Laguna.

Salman Iqbal has over the last two decades, spearheaded the launch and growth of Pakistan's largest satellite television network. ARY Digital is a global powerhouse, broadcasting 12 television channels into 120 countries worldwide.

With the potent combination of self-belief and risk-taking ambition, Salman Iqbal was instrumental in fact, he was the dominant force behind sparking the growth and development of Pakistan's television industry revenue from a 60 million dollar market in 2001, to more than the half-a-billion dollar industry it is valued at today.

Following his business degree graduation from the University of Houston (1995), Salman Iqbal began his career as the Head of Treasury for the ARY Group, where he also took charge of vital sectors such as gold sales and properties.

Alongside the launch and immense success of ARY Digital Network, Mr Iqbal has many other achievements in his portfolio. From reviving Pakistan's film industry to helping catapult the Pakistan Super League into one of the most prominent cricket leagues in the world, Mr Iqbal is a visionary who has taken financial risks in unorthodox ventures and transformed them into money-making enterprises.

In November 2020, Salman Iqbal launched ARY Laguna, a joint venture between ARY Group and DHA City. It provides the first ever man-made, beach-living residential accommodation in the region. ARY Group and DHA City are recognised for their positive contribution to the urbanisation of Pakistan. With ARY Laguna DHA City, both entities have collaborated their resources to offer spectacular waterside living. The project was sold out within days of its opening. Following on from this initial offering, ARY Laguna DHA Gujranwala was unveiled. This too, sold out immediately.



Mahmood Shaikhani

Dputy President

Mr. Mahmood Shaikhani has been instrumental in managing the operations of Shaikhani Group across 90 countries. He has been an instrumental part of the group's successful journey as the group marks its 30th-year celebrations worldwide. Mr. Mahmood has demonstrated his entrepreneurial acumen in an array of industries including Trade, Retail, Manufacturing, Real estate, IT and Automobile industry.

A graduate in Business Administration from London Metropolitan University, Mr. Mahmood possesses a sharp understanding of global markets and an in-depth insight into the functioning of economies, international legalities and legislation. He has proven his mettle in quality control, operations management and strategic planning. He is also credited with introducing policies and procedures that have resulted in enhancing the Group's international standing.



Bashir **Sattar**

Secretary General

Bashir is an entrepreneur with a background in strategic management, sales & marketing in a career stretching over 5 decades. Originally destined for a career in medicine at the University of London, Bashir changed direction after he developed an insatiable interest in Consumer Electronics. He created a successful retail brand before selling it on.

Bashir's is a pragmatic and engaging entrepreneur who enjoys challenges. He now sources and manufactures products from his office in China whilst developing a premium online brand to exploit the numerous opportunities in the global marketplace.

Bashir has had a notable presence in the voluntary & charitable sector over 5 decades including; 5 year term as Chairman of one of the largest mosques in London, Trustee & President of the Memon Association UK, Managing Director of Peace TV successfully launching the channel in the UK, Europe and US.

He is a Founder Trustee & Director of the World Memon Organization Charitable Foundation and has served several key posts including Assistant Secretary to the Board of Trustees; Chairman of the Global Youth Wing and Chairman of the Flagship B2B Conference. He is the current serving Secretary General.

Bashir was responsible for the formation and set up of the Global Youth Wing in 2017-2020, Global Ladies Wing in 2020-23 and is the current Chair of the Constitution Review Committee. He is also a member of the WMOCF Investment team as well as Chair of the 2023 AGM Preparation team. He has been a key member of the WMO senior management team since inception and is regularly requested to contribute to other committees outside of the ones he is directly involved in.

Bashir was recognised and awarded for his services to the community by HRH Prince of Wales in 2001. Born in London, Bashir enjoys time with his family and friends and is keen on different sports. With his parents originating from the Indian sub-continent, he travels to the region and thoroughly enjoys the exceptional cuisine. Bashir takes a keen interest in world politics, economics and current affairs.



Mohamed Zubair **Chasmawala**

Deputy Secretary General

A qualified optometrist, he completed his education from the prestigious Cambridge division of the St. Mary's School in Mumbai and later enrolled in the historic St. Xavier's college in the science division, followed by the School of Optometry.

Always an honors student with a keen interest in sports and dramatics, he has represented his school in athletics, football and basketball.

He has completed his course in elocution from the Trinity College of Music, London and has taken the stage on several occasions to represent his alma mater.

He runs a thriving retail chain of optical stores across the country under the name of Metro Opticians.

His family is steeped in philanthropy with his mother Raziya Chashmawala being a founder member of the World Memon Organisation, continuing to serve humanity under the WMO banner as the Co-Chairman of the Ladies Wing in India. She served as the inspiration for him to join the organization in 2011 as a patron member. He was appointed as the youth wing chairman of India for a couple of years, later as the acting VP, followed by being Chairman of Marketing and Communications Committee since 2014.

In his 6 year tenure as the head of the Marketing Committee, he has also served as Editor in Chief of The Memon magazine bringing out 33 editions to date, featuring prominent Memon personalities and highlighting the extensive humanitarian endeavours undertaken by the organisation across the globe.



Waseem Yousuf **Adil**

Treasurer

Mr Waseem Yousuf Adil is a fellow member of the Association of Chartered Certified Accountants and an Associate member of the Institute of Chartered Accountants in England & Wales. He has 26 years of experience in Public Practice and Industry. . He trained with Price Waterhouse Coopers as an Auditor, then worked with Deloitte in Corporate Finance.

He migrated to London with the family in 2003 and worked in public practice firms in various industries. In 2009 he started his own accounting and tax advisory practice.

He has served as a Treasurer of Europe Chapter for two terms and also as a Regional Assistant Secretary in Europe Chapter. In the past he has also served in various posts of Memon Association of UK and currently his is acting as one of the Trustee in Memon Association of UK.



Ashraf **Sattar**

Chairman, Board of Trustees

Mr Ashraf Sattar is the Group Chairman Timex Garments (Private) Limited. A family owned apparel company which was established in 1967 in Colombo. With a core business of designs, manufactures and exports high fashion garments to international markets, today the group operates design centers, manufacturing facilities, retail subsidiaries (Aviraté) and sourcing and buying offices internationally. Traditionally specialized in women's wear, the company has diversified

into lingerie, menswear and kids wear with 10 manufacturing facilities in Sri Lanka and 1 in Bangladesh. In addition, the Group has Joint Venture with Wacoal Japan for manufacturing intimate wear for International Clients, and Digital Printing plant for fabrics with a Korean company.

Group has recently ventured into Hospitality trade with a 4 Star Resort - Ranna 212 Resort in Tangalle, Sri Lanka.

Mr Sattar is a B.Sc. Special Degree Holder, and completed Advance Management Program from Harvard Business School, Boston, USA and holds an Alumni Status, at Harvard Business School, Boston, USA.



Ismail Abdul Karim **Gadit**

Deputy Chairman, Board of Trustees

Mr. Ismail is the Managing Director of Al-Dar Holding, a group with a diversified portfolio of businesses in textile and apparel trading, manufacturing, healthcare, real estate development and financial investments. Al-Dar Holding is a legacy established by his father in 1900. He has been based in Dubai, United Arab Emirates since 1970. He is a member of the Dubai Customs Consultative Council, an Executive Member of the Dubai Chamber of Commerce and

Industry Textile Committee and also continues to serve as Honorary Secretary General of Dubai Textile Merchants Association (Texmas).

Mr. Ismail has a firm commitment towards community and social activities for the betterment of society, furthering opportunities for education, and increasing access to healthcare. He is a Trustee of the Abdul Karim Gadit Foundation, Trustee of the Memon Health & Education Foundation, Trustee of the World Memon Organization (WMO) and Trustee of the Usman Memorial Hospital Foundation. He is also associated with The Citizens Foundation (TCF).

Mr. Ismail Abdul Karim Gadit has been rewarded for Recognition of Contribution Towards the Development of the Dubai Economy from the Department of Economic Development, Government of Dubai. Furthermore, he is a recipient of the Commercial Commitment Award for 25 years of dedicated commitment to Dubai from the Department of Economic Development, Government of Dubai.

Mr. Ismail Abdul Karim Gadit completed his undergraduate studies at the Government College of Commerce and Economics with a Bachelors of Commerce (B. Com) in Karachi and also attended the Institute of Business Administration (IBA) at Karachi University to pursue his Masters in Business Administration.

Mr. Ismail has authored his autobiography, Miji Kahani – Reflections of My Life, highlighting his life experiences and family history.



Shoaib Ismail **Mangroria**

Secretary, Board of Trustees

Mr Shoaib Ismail Mangroria has been associated with WMO since its inception. He is a Trustee of WMO and is regarded among the Founder-Members of WMO.

He has served as Secretary General of WMO for 2 consecutive terms, and a member of the Board of Management, as Assistant Secretary General and as Vice President of WMO Pakistan Chapter. He was

one of the pioneers in launching the first ever Youth Wing of WMO and other mega projects at WMO Pakistan Chapter.

Mr Shoaib Ismail has also been associated with numerous other social & welfare organizations from a very young age, where he has rendered voluntary services and held various key posts especially at the All Pakistan Memon Federation (Member, Managing Committee), the United Memon Jamat of Pakistan (UMJP), the Okhai Memon Anjuman, Okhai Memon Jamat, the Okhai Memon Youth Services, the Okhai Memon Housing Foundation, Pakistan Memon Educational & Welfare Society (PMEWS), the Usman Memorial Hospital and the Rotary International. He is also a Trustee and a member of the Board of Governors of the Memon Medical Institute (MMI).

Mr. Shoaib is a Science graduate along with various advanced certifications in Polymer Sciences. He is the Director and CEO of Premier Cables (Private) Limited, a leading manufacturer of Fiber Optic Cables & Copper Telecom Cables in Pakistan. He is an active member of various National and International Business Forums.

His dream is to establish a Memon University under the aegis of the World Memon Organization, Insha Allah.



Dr Shiraz **Suleman**

Assistant Secretary, Board of Trustees

Specialist Physician, Leader, and philanthropist. A medical graduate with an executive MBA from Harvard Business School.

CEO of Hasfaan Holdings and director of Reno Value Investments.

He has served as a specialist physician and surgeon for over 30 years. He has a deep understanding of health-related matters. With his business degree background, he also understands how good

health care depends on managing finances efficiently to provide the most care for the least amount of costs.

He has been involved in philanthropy and promotion of education for most of his life. He has provided a Muslim Girls university scholarship for several years and many young students have now qualified as physicians or are in training to become physicians.

In Canada he has supported local Muslim food banks that feed the hungry and supported charities that provided Halaal Iftaar meals to Muslim ladies living in shelters with no access to halaal food.

He advocates strongly for education and because of this pursued further education at the Harvard Business School's Leadership Program. He is now a Harvard Alumni and through its global network has been able to engage with leaders from all over the world to advance Muslim causes and assist our community.

He believes the Memon Community has the ability to become a strong contributor to the wellbeing of all Muslims and all Humanity.

Educate • Educate • Educate



Khurram H. **Kalia**

Chairman, Global Youth Wing

Khurram H. Kalia, a leader and top executive par excellence in information technology industry, is currently the President and CEO of KalSoft, a coveted and prestigious IT firm with a diversified portfolio of solutions and services offerings.

Khurram's visionary leadership, technical acumen and management expertise have taken KalSoft from a small startup to a very successful multinational with presence and projects across five continents.

It was due to these consistent efforts that Microsoft awarded Khurram H. Kalia the Microsoft 'Circle of Excellence Award' for his outstanding performance and leading the business with clear vision and judgment.

Khurram holds an MBA from the world top ranked London Business School with a Distinction.

Khurram also holds a degree of Bachelors in Computer Science from FAST National University, a prestigious Computer Science University in Pakistan. He graduated summa cum laude in 1999 with a CGPA of 4.00/4.00 with Gold Medals in all 5 categories. This was an unprecedented achievement in the entire history of FAST and a record that is yet to be equaled. This achievement was recognized and highlighted when he received the "Genius of the year 2000" award from Karachi Club, which is one of the most exclusive social clubs in Pakistan.

KalSoft, under his leadership, has been awarded with multiple regional and global awards and accolades. More noteworthy, is the Best Microsoft Services Partner Award for Middle East and Africa and Best Country Partner Globally awarded at the Microsoft World Wide Partner Summit presided by CEO Steve Balmer.

Khurram, as part of entrepreneurial endeavors has been part of many start-ups leading them to sustainability stages and onward growths. His recent focus has been the online world, mobile apps and the social media revolution and working on innovative ideas, which will harness the immense potential to produce regionally and globally successful ventures.



Shabana **Abdul Razzak**

Chairperson, International Ladies Wing

Born in the fourth generation of leading gold trader's family, she had a natural inclination towards the myriads of facets of the jewellery industry. She grew up amidst the electrifying times when Dubai was developing from a small town into a highly diversified economy and getting established as "City of Gold and Diamonds".

Shabana did her BSc in Marketing from South Eastern University.

Her deep interest in the Jewellery Industry took her to various workshops and courses. She is a certified grader of diamond, coloured stone and pearls from IGI.

After completing her education, she was formally inducted into the corporate world under the guidance of her father Late Haji Abdul Razzak. She was given the charge of the Group's retail business.

With her remarkable understanding of gems and jewellery coupled with a passion to succeed, Shabana took the group's retail business to new heights.

Shabana has been connected with the World Memon Organisation since its inception. With her far-sighted approach, she introduced the "Ladies Wing" within the organisation.

Her untiring efforts through this venture have brought forward many women with positive contributions towards the society.



MESSAGE FROM THE PRESIDENT

Assalam Alaikum Warahmatullah Wabarkatahu

Dear Brothers and Sisters

Wegathertodayatthe21stWorldMemonOrganisation Charitable Foundation AGM, marking two decades of dedicated service to humanity. Our organization's roots run deep, tracing back to the legendary Late Haji Abdul Razzak Yaqoob (ARY), our founding President, my beloved Tayaa, whose legacy of philanthropy and generosity we continue through the WMO. Speaking of important legacies, we can't live forever but I firmly believe that the goal is to create something that will. What we do for us, dies with us; what we do for others and the world, remains, and is immortal. WMO is a shining example of an eternal legacy. As is Education. Leaving behind a legacy of knowledge and wisdom is a priceless gift. Educating our children ensures a brighter future and a richer inheritance, than material wealth ever can.

I will not delve into our long list of humanitarian achievements in the realms of food, empowerment, healthcare and relief aid, over the past three years but I wish to talk about the future. The future of our children, the community and the World will be built on the foundation of a strong education, Inshallah. Education is the bedrock on which communities and nations rise and stand. It's the birthright of every child. In pursuit of this belief, WMO supports 11,000 deprived students each year. Our organization has been providing financial assistance, scholarships, and bursaries to underprivileged children, enabling them to stand tall with dignity.

We have built several temples of knowledge in all corners of the globe. The Memon Industrial and Technical Institute (MITI) in Pakistan, the new and much improved wing of Dharussalaam Maha

Vidyalaya and Khairiya Girl's College in Sri Lanka, the refurbished Anjuman college and the Umeed Foundation schools in India. These establishments are the beacons that illuminate the path to knowledge. Taking lessons from the pandemic, WMO is planning to provide online education through a virtual university to students across the globe in the near future. We are also in the advanced discussions to establish Information and Technology institutions in Pakistan. I am a very strong proponent of "Education for All". And our aim is crystal clear - no child should be deprived of an education by the year 2030. I implore my fellow brothers and sisters to join me in achieving this goal around the globe. Investing in education isn't just an investment in human capital; it's a vital investment for the betterment of community and more importantly humanity. In closing, I express my gratitude to the outgoing Regional Management Committees for the extraordinary work accomplished by them in the past 3 years. We will always need your wisdom and guidance. As for the newly elected office bearers, your youthful energy will bring fresh ideas and innovation. I thank Almighty Allah SWT for this opportunity to serve the Community and Humanity under the WMO banner. But there is so much more to be done and Insha'Allah together we will continue our journey of touching and changing lives across the globe.

Salman Iqbal

President, World Memon Organisation

A portrait of a middle-aged man with dark hair and a mustache, wearing a dark suit, light blue shirt, and a red patterned tie. He is looking directly at the camera with a slight smile. The background is a blurred indoor setting with warm lighting.

MESSAGE FROM THE CHAIRMAN BOARD OF TRUSTEES

Assalam Alaikum Warahmatullah Wabarkatahu

Dear Trustees, Members, brothers and sisters,

I am truly honored to stand before you on this special occasion as we celebrate the 21st Anniversary of the World Memon Organisation Charitable Foundation.

Over the past two decades, our organization has tirelessly worked to provide food, shelter, medical aid, education, housing and rehabilitation to the marginalized members of our community and humanity. We have transcended boundaries and provided humanitarian aid to those who were affected by disasters and conflicts.

During my tenure as Chairman of the Board of Trustees over the past three years, I've witnessed the unwavering dedication of my colleagues, fellow Trustees, and members. Your commitment and generosity have known no bounds, and it's your steadfast efforts that have allowed us to undertake various projects that benefit both our community and humanity as a whole.

In the past year, we embarked on a journey to amend our constitution, and I'm pleased to report that we've received valuable suggestions that, once approved by the General Assembly, will enable the WMO to grow and expand its reach across the globe in a more structured and professional manner.

Our youth continue to shine as the future of the WMO. Their innovative ideas and projects are geared towards empowering and uplifting the younger generation, and it's heartening to see them follow in our footsteps and contribute to our organization's goals and objectives.

I would also like to express my gratitude to the dedicated women in our chapters who have been working tirelessly for the past two decades to empower women. With the new Global Ladies Wing structure in place, I am confident that we will witness even more impactful projects in the near future.

Lastly, I want to extend my heartfelt thanks to Almighty Allah SWT for granting me the opportunity to serve our community and humanity. It has been an incredible privilege to serve you during my tenure.

Ashraf Sattar

Chairman, Board of Trustee

NOTICE OF THE 21st ANNUAL GENERAL ASSEMBLY MEETING

Notice is hereby given to all Members of the World Memon Organisation Charitable Foundation (WMO) that the 21st Annual General Meeting will be held on Saturday, 11th November 2023 at 9.30 AM at Metropolitan Hotel Dubai, United Arab Emirates to consider the following Agenda: -

AGENDA

1. Recitation from the Holy Quran.
2. Welcome Address by Mr. Salman Iqbal, President of the WMO.
3. To receive and approve the Minutes of the 20th Annual General Meeting held on 2nd October 2022 at The Meydan Hotel, Dubai, UAE.
4. To receive the Annual Report of the WMO for 2022, to be presented by Mr. Bashir Sattar, Secretary General of the WMO.
5. To receive & approve the Audited Accounts of WMO for the year ended 31st December 2022, to be presented by Mr. Waseem Y Adil, Treasurer of WMO.
6. To appoint Auditor(s), in accordance with Article 40 of the WMO Constitution, to hold the office till the conclusion of the next Annual General Meeting and to fix their remuneration.
7. To approve any amendments to the governing documents (the draft of which will be circulated 6 weeks before the AGM in accordance with Articles **24.5.2 to 24.5.4, 35.1.3 & 46.2** of the Constitution.)
8. To receive the report of the Election Commissioner and ratify the Elected Members and confirm the Appointed Members of each Regional Management Committee who have been nominated to be members of the Management Committee, in accordance with the Article 24.2.3 of the Constitution.
9. Any other matters with the permission of the Chair.
10. Dua and conclusion of the meeting.

Bashir Sattar

Secretary General, WMO

9th May 2023

MINUTES OF THE 20TH AGAM OF WMOCF HELD ON 2ND OCTOBER 2022 AT THE MEYDAN HOTEL, DUBAI, UNITED ARAB EMIRATES

Attendees: Annexure 1

ITEM 1. Recitation from the Holy Quran.

Meeting was called to order by Mr Bashir Sattar, Secretary General followed by a recital of the Quran by Sir Iqbal Sacranie

This was followed by the UAE National Anthem and the Memon Anthem.

ITEM 2. Welcome Address by Mr. Salman Iqbal, President of the WMO.

Mr Salman Iqbal acknowledged all the members of the WMO who have worked tirelessly for the WMO over the last 20 years and informed that WMO has been working because of all the members working together for the betterment of the community.

He further stated that the strength of the WMO is the Global Youth Wing and the Office Bearers should let the Global Ladies Wing and Global Youth Wing do the work. We should mobilize them and learn from them. They are the future of the WMO and also can be leaders of the World.

Mr Salman Iqbal emphasized the need to elevate the Memons across the World and informed that there are several projects being launched by WMO which works towards this:

- WMO2 project of the GYW has been launched and was pleased to inform that we had received commitments for 300,000 trees. The goal of this project is to plant a tree for every Memon in this world.
- Eagles Nest project for Memons to invest in Memons has pledges of \$10million and will be launching soon.
- Inspire Card project to inspire and elevate memons.

We as memons have to innovate and come together and work together. He was also pleased to inform that the year 2021 had the highest collection of Zakat since 2010.

He then concluded thanking everyone who worked hard to organize and deliver this AGAM.

ITEM 3. To receive and approve the Minutes of the 19th Annual General Assembly Meeting held on 20th November 2021 via WMO Meeting Application

The minutes was considered read and thereafter proposed by Mr Moosa Carrim and seconded by Mr Yusuf Kamdar

ITEM 4. To receive the Annual Report of the WMO for 2021, to be presented by Mr. Bashir Sattar, Secretary General of the WMO.

Mr Bashir Sattar read out his Annual Report.

With no comments the Annual Report was proposed by Mr Nowsad Gani and seconded by Dr Esmail Harunani

ITEM 5. To receive & approve the Audited Accounts of WMO for the year ended 31st December 2021, presented by Mr Waseem Yousuf Adil, Treasurer of the WMO.

Mr Bashir Sattar informed members that Mr Waseem Yousuf Adil was promoted to Treasurer of the WMO at the 6th MC Meeting held on 30th September 2022.

Mr Waseem Yousuf Adil presented the Consolidated Accounts. The following was the summary of the same:

- Our Consolidated Statement of Financial Activities shows a surplus of \$544,345 mainly due to the retained rental funds and non-zakat specific funds (i.e. MITI Funds/Welfare Funds).
- The Consolidated Balance Sheet stands at US\$ 8.331m which has increased by a nominal \$203,000 from 2020 due to the fund account balances.
- Zakat Commentary
 - » The year 2021 saw the highest Zakat Collection since 2010
 - » Pakistan was the highest zakat collecting chapter during the year 2021, the collection has increased by over 50% in comparison with the previous year.
 - » Middle East chapter is the 2nd largest contributor with a growth of 20% from 2020.

- » 25% increase in Far East Chapter collection and continues to contribute significantly in Zakat collection.
- » Southern Africa with over 60% growth in collection
- » This year's Zakat distributions of over \$1.5mn mainly focused on educational projects, alongside the second most being spent on housing assistance.
- The total operating costs stands at \$294,627 with a reduction of almost 8% compared to the previous years. This is mainly due to reduction in cost of meetings and other social events due to the pandemic.
- There was significant cash and cash equivalents as at the balance sheet date mainly due to unutilized Zakat funds of Pakistan, India, Middle East Chapters which were utilized by March 2022.
 - » This also comprises of savings account balances consisting of matured short-term investments and its returns, which were reinvested this year.
- During 2022 WMO received in Total of \$160,000 of Trustee Fees and we are hopeful to collect approximately \$230,000 in 2022.
- Dubai Rental Income - In 2021 the income from properties dipped by 13% due to the continual dropping of the property rental market in Dubai.
- Areas to be Improved
 - » Northern and Southern India chapters have curtailed the usage of Sage accounting platform during the year, due to regional restrictions.
 - » Complete audits in line with scheduled timetables as few chapters were delayed by as much as 4 months
 - » The attention paid by the Regional Treasurers and the RMC towards management accounts needs improvement.
 - » RMC should ensure the implementation of policies and continue monitoring of same on regular basis

With no comments the Audited Accounts was proposed by Mr Feizul Ayob and seconded by Mr HM Shahzad

ITEM 6. Item 6. To appoint Auditor(s), in accordance with Article 40 of the WMO Constitution, to hold the office till the conclusion of the next Annual General Assembly Meeting and to fix their remuneration.

It was informed that KWSR the current auditors have accepted to continue and the fees agreed is GBP 6,000

The auditors were proposed by Mr Haroon Karim and seconded by Mr Shoaib Ismail Mangrora

ITEM 7. Item 7. To approve any Amendments to the Governing Documents (the draft of which will be circulated 6 weeks before the AGAM in accordance with Articles 24.5.2 to 24.5.4, 35.1.3 & 46.2 of the Constitution.)

S.NO	Amendment	Outcome
1	Formation of the Global Ladies Wing	Approved. It was unanimously agreed that Ms Shabana Abdul Razzak will continue as the Chairperson until the next elections.
2	<p>To amend the Membership Categories as below:</p> <ul style="list-style-type: none"> Life Time Apex Membership category to be introduced with a Fee of \$2,500 payable in 5 equal instalments over 5 years Life Time Institutional Membership category to be introduced with a Fee of \$1,500 payable in 5 equal instalments over 5 years. <p>This will replace the existing Annual Membership Categories for Apex and Institutional Members</p>	Approved
3	<p>To amend the Patron and Trustee Memberships as follows:</p> <ul style="list-style-type: none"> A Patron of WMO who is unable to perform his or her duties due to ill health, death, etc. be allowed to pass on the nomination down 1 generation. A Trustee of WMO who is unable to perform his or her duties due to ill health, death, etc. be allowed to pass on the nomination down 2 generations." 	Approved
4	<p>To amend the Notice period for the meetings as below:</p> <ul style="list-style-type: none"> In the event of conducting a Management Committee meeting virtually the notice period shall be 3 weeks In the event of conducting an Extraordinary General Meeting ("EGM") Virtually the notice period shall be 4 weeks" 	Approved
5	To amend the requirement to conduct the AGAM from within 6 months of Year end to within 8 months of the Year end	Approved

ITEM 8. Any other matters with the permission of the Chair.

- It was confirmed that the day-to-day affairs of the WMO is conducted by the Management Committee through its Office Bearers which include the GLW and GYW unless otherwise intervened by the BOT.
- It was noted that the President is the Constitutional Head of the WMO. The president does not have power over the Management Committee, but the President has the power within the Management Committee to conduct the affairs of the WMO as per the existing Governing Documents. The Constitutional review committee can review any transfer of power if required as part of its review of the Governing documents.
- A video was launched and played to the members which reflected the work of the WMO over the last 20 years
- The Regional Presidents presented their respective chapter reports
- The Legal and Compliance Committee was finalized with the following members as part of the committee: Mr Nowsad Gani (Chair), Mr Gulaam Abdoola, Mr Bashir Sattar, Mr Khurram Kalia, and Mr Musaab Vindani.
- Several appreciation awards were given to various members of the WMO for their contribution towards the upliftment of the committee and the volunteers of the AGAM.

ITEM 9. Dua and conclusion of the meeting.

The meeting concluded with a Dua by Mr Rafique Noorani

2022 ATTENDEES LIST

A K Ismail	Asif Khatri	Asif Memon	Aneeq Noorani	Ameena Umar
Yasmeen Lodhia	Anas Motorwala	Abdul Raheem Abdul Kareem	Abdul Rehman Nagaria	Abdul Hadi Bhaunagarwala
Abdullah Gadit	Muhammad Umair	Sajida Sabdia	Mumtaz Sanam	Fahad Merchant
Alvira Dewar	Sobia Bandukda	Bilkis Maya	Fawad Amdani	Farhan Taufeeq
Firoza Muhammad	Aziz Qadir	JerJee Seja	kimani	Ismail Gadit
Jamila Joosaba	Ismail Farooq	Muhammad Ali	Jamil Khan	Sir Iqbal Sacranie
Muhammad Hanif Ishaq	Muhammad Anwar	Muhammad Qasim Ayub Pasta	Marium Faisal	Muhammad Iqbal Sattar
Muhammad Asif Abdul Karim	Mariyam Azam	Mariyam Hurnani	Rubeena Azeez	Sadiq Patel
M Yasin Kerya	Nasreen Tar	Rukhsana Shahin	Salman Kuzury	Salim Bhadalia
Salwa Jakuani	Nawaz Ahmed	Safia A Razzak	Sarwat Jehan	Shahida Joosub
Owais Memon	Abdul Razzak Usman	Reyaz Dhib	Zarina Bagha	Muhammad Shabbir Noor
Muhammad Umair Motlani	Tahira Ismail	Siddique Ismail	Yasir Kimani	Sophia Nathani
Quartulain	Ratal Sultan	Sohail Nathani	Shereen Abdullah	Yasmin Samad Lodhia
Samia Adil	Yasmin Sacranie	Zeenat Faizal	Ahmed Ali	Shabana Ahmedani
A K Ismail	Aadil Ayob	Abdool Magid Vakil	Abdul Azeez	Abdul Habib Sattar
Abdul Kader Ismail	Abdul Kadir Memon	Abdul Karim Bagha	Abdul Rasheed Godil	Abdul Razak Moosa
Abdul Samad Lodhia	Altaf Habib Jangda	Amin Warind	Amina Ganny	Ashraf Ali Ismail Sabdia
Asifun Ayaz	Basar Gadawala	Bashir Sattar	Farhan Farooq	Farida Shekhani
H.M. Shahzad	Haroon Karim	Haroon Mohammad	Haroun Ebrahim Joosub	Haroun Joosub
Haseen Aghadi	Ikram Iqbal Memon	Ilyas Kapadia	Panaawala	Imtiyaz Motorwala
Iqbal Abdullah	Ismail Hasan Nathani	Jan Muhammad Haji Yaqoob Gandhi	Kanwal Shekhani	Madiha Furqan
Maheen Kamran	Mahmood Shaikhani	Mahmooda Shaheen	Mariam	Mohamed Bagha
Mohammed Arif Mundiya	Mohammed Ashfaq	Mohammed Farook Chandiwalla	Muhammad Afzal Bhujwala	Muhammad Ayaz Naviwala
Mussarat Abdul Samad	Nazia Ahmed Jamal	Omar Karim	Peer Muhammad Diwan	Rafique Nathani
Rameez Qasim Gaziani	Rashid Tar	Sadia Arif	Saira B Sattar	Salman Iqbal
Sameer Yoonus	Sarwat	Shabana Abdul Razzak	Shabbir Merchant	Shabbir Patca
Shafi Ayub Mulani	Shafiq Toufiq A. Aziz	Shaheen Khamisani	Shahida Noor Muhammad	Shahzad Iqbal
Sherbanu Ayob	Suhail Hanif Memon	Tanvir Merchant	Tehmida Toufik Lakhani	Usman Bandukra
Uzma Zakaria	Yasir Gadit	Yasmeen hashmani	Zubair Chasmawala	Waseem Yousuf Adil
Khurram Kalia	Ashraf Sattar	Shoaib Ismail Mangrora	Feizul Ayob	Dr Haroon Gutta
Dr Haroon Admani	Ameen Bhaila	Abdul Razzak Osman Hingora	Altaf Muhammad	Ehsan Gadawala
Arsalan Arif Nara	Razia Chasmawala	Imran Farook	Anas Mowshook	



SECRETARY GENERAL'S REPORT FOR THE YEAR 2022

It has been my privilege and honour to serve our organisation over the last 3 years which was created in 2002 to bring Memon's together from all corners of our planet to uplift and serve our community as well as humanity in general.

Having taken office, our President, Mr Salman Iqbal, and the entire team of Office Bearers including our Chairman of the Board of Trustees Mr Ashraf Sattar were faced with several global crisis situations over the course of our tenure. The Covid Crisis was at its peak. The global disruption meant we had to adopt to a new modus operandi which included conducting meetings virtually. We were only able to meet in person in 2022 in Dubai after conducting 2 AGM's virtually.

All chapters performed well during Covid and launched several initiatives across the globe to help and serve humanity. The year 2022 also witnessed floods ravage across several areas in Sindh province, Pakistan and several hundreds of thousands of people were displaced from their homes. We thank our donors who stepped up during this difficult time to distribute aid and contribute towards the construction of homes for over 600 families. The Pakistan chapter currently aims to deliver 1000 homes by the end of this year 2023. WMO also took part in relief efforts in Turkey which was subject to a devastating earthquake. 2 teams from South Africa and India were physically on ground providing aid to those affected.

During the AGM of 2022, we saw the Global Ladies Wing being officially approved by the General Assembly and this year we will see the first Office Bearers being elected into office and carry out global projects to empower women and families. I wish them all the very best. I am pleased to have worked with the team under the leadership of Shabana Razzak Yakooob and guiding their efforts towards formulating the structure and configuring the rules of administration.

After the AGM last year in October 2022, the Constitution Review Committee conducted a deep dive into our Constitution document which had largely remained unchanged over since inception apart from some minor changes. After 18 meetings of deliberation and discussion the team put forward several amendments to the constitution that are believed to pave the way for the WMO to be a more professional and structured global organisation. We look forward to the General Assembly approving these amendments at this AGM. However, despite the copious amount of time spent on this review, a further review will be required. I cannot sufficiently convey my thanks and gratitude to the participants of this review team who expressed themselves with focus, purpose, dedication and one sole objective in mind, which was how best to meet the interests of the WMO in the light of experiences over the past 20 years and developing needs.

This year, we have had an unfortunate situation with our chapter, the WMO NA. We discovered fundamental differences in their structure and governing laws which were not aligned with the WMO CF. Our efforts to bring this chapter in line with WMO's governing structure were sadly in vain when their Board of Directors effectively failed to co-operate. The Management Committee after deliberation passed several resolutions which regrettably were not actioned by the WMO NA. I can inform the General Assembly that we are now in the process of establishing an Official branch of the WMO in the USA & Canada.

During the past 3 years of this tenure, millions of dollars have been donated by members and well wishers alike. I would like to take this opportunity of extending my profound thanks for their consideration and generosity in assisting the WMO meeting its objectives. May Allah SWT bless them all and their families in duniya and aakhirah - Aameen.

A particular focus for the next tenure must be to install a greater level of donor confidence by providing more humanitarian projects focussing on our core aims and objectives of education, healthcare, rehabilitation and poverty alleviation. These projects must be backed up with a full reporting suite from inception to delivery. This is a major factor in ensuring that those who are elected or appointed to serve this organisation have the ability, capacity and foresight to produce such material essential to developing a solid and lasting relationship with donors.

In my tenure as Secretary General, I have experienced several representations from members and listened carefully. It became apparent to me that there is a need of a change of approach by those charged with the responsibilities of meeting the aims and objectives of our organisation. It is fundamental to this aim that whomsoever are nominated for the various positions of office to serve the organisation and its members at the highest level, have the time and capacity to do justice to the responsibilities as set out in our governing documents. It is the task of the General Assembly and its duly appointed Management Committee to make these decisions in the light of experiences, performances and diligence without prejudice or emotion. Performance, if re-electing the same people and eligibility combined with ability and a commitment in time in my view is the only method which should determine the outcome of who is best suited to serve the organisation and deliver on its aims and objectives. The ultimate power of this organisation rests with the General Assembly and its appointed Management Committee.

As part of the General Assembly meeting at the AGM, members have an opportunity to question those who have served for the past 3 years and also those who wish to make themselves available for office. It is the prerogative and duty of this General Assembly to do this task with diligence, focus and without prejudice to the needs of the organisation. Office Bearers for the next term will be elected and confirmed at the next Management Committee meeting. Members of the General Assembly represented on the Management Committee have this duty in ensuring the criteria to serve to deliver are met.

During the tenure of 2020-2023, the Office Bearers of the Management Committee and the Board of Trustees met as per the tables shown below (Table 1). It was deemed important for Office Bearers to meet regularly to ensure there is focus on important matters prevailing within the organisation. I would also point out that the Management Committee met for a record number of times throughout the tenure (Table 2). Most of these meetings were well attended and were productive. It follows that in order to meet the objectives of the organisation, those charged with managing the affairs both in the regions and in the central office need to meet and ensure that the workload is not only discussed and agreed but delivered efficiently. In the next term, I

would encourage the Office Bearers to meet at "ExeCom" level in a more effective manner as well as regularise these meetings so that all chapters and central office can think and work in unison.

I would like to thank all my fellow office bearers for their time and dedication in conducting the above meetings and also members of the Management Committee who made themselves available and sacrificed their time with family & business affairs to meet the needs of the organisation.

I sincerely thank all my fellow Office Bearers and colleagues who have supported the organisations work for the past 3 years. I also sincerely thank the Regional Office Bearers who have worked to the best of their ability and in some cases selflessly to ensure delivery of some invaluable work.

My vision for this organisation is that we achieve a level of structure and performance as a global body serving and uplifting our community and assisting humanity in a manner which we can be truly proud of. I believe there is much work to be done to achieve this, although we have a magnificent foundation to meet these aspirations. It requires us to make courageous and sometimes difficult decisions knowing that we are all intertwined through our brotherhood and relationships of mutual love and respect. If we all carry this approach with us only then will we succeed in ensuring our organisation has the right people at the helm to deliver our vision.

I sincerely pray to Allah SWT that he instils this courage, foresight and open hearts in us all to collectively make the right decisions – Aameen.

Bashir Sattar

WMO Secretary General

TABLE 1: List of Office Bearers Meeting and Attendance

MEETING	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
	27 DEC 2020	19 JAN 2021	07 FEB 2021	21 FEB 2021	07 APR 2021	28 JUN 2021	27 AUG 2021	22 & 23 SEP 2021	19 & 21 MAR 2022	14 MAY 2022	09 JUN 2022	01 AUG 2022	29 SEP 2022	13 DEC 2022	01 FEB 2023	03 JUL 2023	29 OCT 2023
Mr Salman Iqbal <i>President</i>	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Mr Mahmood Shaikhani <i>Deputy President</i>	x	x	x	x	x	x	x	x	x	x					x	x	x
Mr Bashir Sattar <i>Secretary General</i>	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Mr Zubair Chasmawala <i>Deputy Secretary General</i>	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x
Mr Waseem Yousuf Adil ⁴ <i>Treasurer</i>									x	x	x	x	x	x	x	x	
Mr Ashraf Sattar <i>Chairman - Board of Trustees</i>	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Mr Ismail Gadit <i>Deputy Chairman - Board of Trustees</i>	x	x	x	x	x	x	x	x	x	x		x	x	x			x
Mr Shoaib Ismail Mangroria <i>Secretary - Board of Trustees</i>	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x
Dr Shiraz Suleman <i>Assistant Secretary - Board of Trustees</i>	x	x	x	x	x	x	x		x	x	x	x		x	x	x	x
Mr Khurram Kalia ¹ <i>Chairman - Global Youth Wing</i>					x	x			x	x	x	x	x	x	x	x	x
Ms Shabana Abdul Razzak <i>Chairperson - International Ladies Wing</i>	x	x	x	x			x	x		x	x	x	x	x	x	x	x
Mr Suhail Khandwani ³ <i>Treasurer</i>	x	x		x	x	x		x									
Mr Shahid Sangani ² <i>Deputy Treasurer</i>	x	x	x														

¹ Mr Khurram Kalia was appointed as Chairperson, Global Youth Wing by the Management Committee on 6th March 2021

² Mr Shahid Sangani resigned as Deputy Treasurer on 11th October 2021

³ Mr Suhail Khandwani resigned as Treasurer on 6th January 2022

⁴ Mr Waseem Yousuf Adil was appointed Deputy Treasurer on 19th November 2021 and as Treasurer on 11th June 2022

TABLE 2: List of Management Committee Meetings and Attendance by Office Bearers

MEETING	1	2	3	4	5	6	7	8	9	10
	19 DEC 2020	06 MAR 2021	19 NOV 2021	31 MAR 2022	11 JUN 2022	30 SEP 2022	01 FEB 2023	03 JUL 2023	23 AUG 2023	10 OCT 2023
Mr Salman Iqbal <i>President</i>	x	x	x	x		x	x	x	x	x
Mr Mahmood Shaikhani <i>Deputy President</i>	x	x	x	x		x	x	x	x	x
Mr Bashir Sattar <i>Secretary General</i>	x	x	x	x	x	x	x	x	x	x
Mr Zubair Chasmawala <i>Deputy Secretary General</i>	x	x	x	x	x	x				
Mr Waseem Yousuf Adil ⁴ <i>Treasurer</i>		x	x	x		x	x	x	x	x
Mr Ashraf Sattar <i>Chairman - Board of Trustees</i>	x	x	x	x	x	x	x	x	x	x
Mr Ismail Gadit <i>Deputy Chairman - Board of Trustees</i>	x	x	x	x	x	x	x	x		x
Mr Shoaib Ismail Mangroria <i>Secretary - Board of Trustees</i>	x	x	x	x	x	x	x			x
Dr Shiraz Suleman <i>Assistant Secretary - Board of Trustees</i>	x	x	x	x	x	x	x	x	x	x
Mr Khurram Kalia ¹ <i>Chairman - Global Youth Wing</i>		x	x	x	x	x	x	x	x	
Ms Shabana Abdul Razzak <i>Chairperson - International Ladies Wing</i>	x	x	x	x	x	x	x		x	x
Mr Suhail Khandwani ³ <i>Treasurer</i>	x	x	x							
Mr Shahid Sangani ² <i>Deputy Treasurer</i>	x	x								

¹ Mr Khurram Kalia was appointed as Chairperson, Global Youth Wing by the Management Committee on 6th March 2021

² Mr Shahid Sangani resigned as Deputy Treasurer on 11th October 2021

³ Mr Suhail Khandwani resigned as Treasurer on 6th January 2022

⁴ Mr Waseem Yousuf Adil was appointed Deputy Treasurer on 19th November 2021 and as Treasurer on 11th June 2022

During the year 2022, here are some of the highlights of the work conducted throughout the Chapters of the WMO which have been provided to include as part of this report;

Southern Africa

The chapter continues its Ramadan and Eid feeding programs across the various cities in South Africa thanks to the support of its local partners Cape Town Memon Association, WE FEED THEM BY THE WILL OF ALLAH, "SOUTHERN AFRICA ISLAMIC ORGANIZATION, Al Ihyaa Foundation. A total of R 1,268,405.53 was spent during Ramadan. The WMO Food Bank project is an ongoing project and the chapter has been working with organisations such as Jama' Atun Nisaa, NMJ, We Feed by the Will of Allah, Lajpaal Foundation and Al Falaah Projects who ensure that the feedings are conducted with much care, love and always keeping the dignity of our recipients in consideration.

Other projects include: Malawi Flood Relief, Pakistan Flood Relief, Gauteng Flood Relief, Education Programmes, Borehole projects, Winter Warmth Blanket project, Rested Mothers Project at Rahim Moosa Mother and Child Hospital. The chapter has also supported empowerment projects by donating sewing machines to a sewing school.

The "My Menstrual Cup" project also is an ongoing project spearheaded by Dr Taheera Hassim. The Wheel Chair Campaign continues with the support of Jama' atun Nisaa.

The chapter also received recognition for its services from BLINDSA who acknowledged and recognized WMO Africa Chapter for its contribution of braille machines over the past 15 years.

The chapter has also reactivated its youth wing with the appointment of Ms Sadaf Vahedna who immediately set up the Global Youth Wing team and conducted various programs: Eid Essentials to Orphans, Webinar Series, Tree plantation project and Coffee Mornings.

The Ladies have always been the strength of the chapter, Ms Fazila AK Ismail and the ladies with the help of Jama'atun Nisaa and Natal Memon Jamaat continue to conduct various projects throughout the year.

I would like to thank Mr Feizul Ayob, outgoing Regional President who has worked tirelessly over the last 6 years and been a strong pillar in the chapter.

Far East

This chapter has a very strong community support system in place and they conduct 4 major projects: Education, Housing, Medical and Self-employment. The total spend during the year 2022 was \$451,470.

Other projects the chapter continues to work on include: Microfinance with 140 recipients having

benefited from this, Gift of Sight Project with 300 corneas donated to Pakistan chapter.

The chapter also collaborates with local schools where education and school upliftment projects are carried out throughout the year.

The ladies Wing have been active on their own and hosted their annual Memon Mela which attracted 60 entrepreneurs and over 2,000 visitors this year. Other projects carried out by the ladies include the Ladies Cricket tournament, Ladies Badminton Tournament, Senior Ladies Get together, several empowerment and awareness programs. The Ladies wing has also undertaken to maintain a Ladies Ward in the General hospital.

The Youth Wing conducted several programs which included: Champion League Season Two, Paanji Ghaal, Pool tournament, Annual Iftar and the GYW WMO2 tree planting project.

Europe Chapter

The chapter conducted an Annual Iftar Programme at the Islamic Centre at Albert Mosque, London. On the 27th of Ramadan the chapter collaborated with Islamic Society Ilford for a Street Iftar event in East London which gathered over 1,500 people. The chapter concluded the holy month with an Eid Get Together.

The Youth wing in Portugal distributed 250 ration bags to deserving migrant workers at the outskirts of Lisbon. Along with this, 200 Iftar and dinner meals were also provided during the holy month of Ramadan. The Youth wing also raised funds of Euro 10,000 to provide essential goods to distribute to those affected in the Turkey Earthquake. This project was done in collaboration with FIP Fundaç o Islamica de Palmela.

The Ladies wing continue to stand steadfastly beside vulnerable women and empowers these women to sustain and support their families. The ladies also contributed towards providing Ramadan Food packs in Malawi.

The Portugal team took an initiative to construct 100 houses for the flood victims in Pakistan. In phase 1, 12 houses, 55 water pumps were constructed and 1 Masjid was renovated. The team has partnered with Gottfried Foundation and Kamdar Builders PK for phase 2 where 20 houses, 12 water pumps and 3 masjid renovations are underway.

The chapter also conducted sporting events such as Bowling Tournament and Summer cricket league.

The chapter in collaboration with Memon Association in London and Leicester, continues its local welfare activities providing access to government support schemes to those in need. Furthermore, hospital expenses and funeral expenses are also provided as and when the need arises.

Middle East Chapter

The chapter has spent a total sum of AED 3.2 million towards various welfare activities across UAE, Pakistan and India.

In Pakistan the chapter supports the education of over 1,700 students. It has also contributed towards the construction of the Memon Palghar Hospital in India. With the support of Mr Farooq Ahmed and his son Mr Imran Farooq the chapter provides financial assistance to 500 families every month for the full year. In collaboration with Pakistan chapter woolen blankets were delivered to Memon families residing in the Slums of Pakistan.

As part of the WMO Food Bank project 1500 bags of ration were delivered to deserving individuals in Pakistan, UAE, India and Egypt. During the occasion of Eid al Adha meat was also distributed to migrant workers in Ajman. Since 2015 the chapter has been providing Iftar meals to low-income migrant workers in the UAE and during 2022, 30,000 meals were distributed.

Another noteworthy project undertaken by the chapter is assisting prisoners who have been released to reunite with their families by providing air tickets to their home countries.

The ladies wing hosted a memorable event on the occasion of Women's Day which included speeches, gifts and refreshments. On International Women's Day the chapter collaborated with Pakistan Business Council to host an event for the ladies.

The Youth wing conducted is Winter Cricket League Tournament in November 2022.

During May 2022 the chapter was host to conduct the Strategic Review Conference which was attended by Trustees and other stalwarts of WMO from across the globe over 3 days to review the progress of the WMO over the last 20 years and to plan for the next 20 years.

The members in this chapter are very generous when it comes to hosting foreign delegates who frequently visit the UAE and they have continued to do so throughout the year.

Northern India

This is one of the chapters which has an army of volunteers across the country. Under the leadership of Mr Ehsan Gadawala the chapter has formed several units across various cities in Northern India who are always ready to serve the community and humanity at large. Having completed 6 years building the chapter, the newly elected team has a huge shoe to fill.

Education is a key project of the chapter and it continues to support students with higher education support year on year. Uniforms are also distributed to underprivileged students to ensure they are able

to attend school with dignity. During the year the chapter assisted with the construction of a building at Shegoan School. This will fulfill the need of the quality education of students.

The chapter distributed Rations during the month of Ramadan with the help of local Jamats and welfare institutions. This project serves all individuals irrespective of caste, creed and religion.

A house is a basic need of every human being. And to fulfill this need, several housing colonies have been constructed benefitting many families across several areas. This is an ongoing project of the chapter which sees several colonies being constructed every year.

The chapter also supports families financially, specially widows and the destitute.

The chapter also supports individuals with medical support and during the year several equipment's have been donated to laboratories and hospitals. Free eye examinations and camps are conducted regularly with individuals benefiting from free spectacles and cataract surgeries.

Project Farishtey is a project dear to the chapters heart. Children with special needs are supported with education and elders are provided with means to earn an income. Some are even supported with purchasing their own homes. Ummeed School is a dream project of the chapter which has become the hope for abandoned specially abled children. The institute established in 2011 supports 100s of students throughout the year.

Project Mohabbat is another project which celebrates the Birth of our beloved Prophet S.A.W. several charitable endeavors are carried out during this period which include distribution of food, medicine, school kits, clothes and other essentials. This project is carried out across over 200 towns and cities in India.

The chapter regularly assists with marriages be it Individually or through a Mass marriage ceremony. All essential needs of new couples are taken care of reducing the burden on families.

The chapter is currently finishing up the construction of the Memon Hospital in Palghar and seeks donations to complete the same soon.

Microfinance loans are provided to low-income individuals to help boost their business or to help with purchase of a new house, constructing community halls amongst various other needs. Several individuals and jamats have benefited from this program.

As part of the WMO Food Bank Project, Project Langar was launched in Northern India which currently serves 500 meals on a daily basis.

The youth wing has planted more than 25,000 trees across several towns as part of the GYW project O2. Other projects conducted by the youth include:

Eagles Nest, School competitions, Job Fairs, Memon Talent Hunt, Public speaking competition, Techno innovation project, distribution of clothes, books and stationary, cricket tournament, medical camps. The youth also run an ambulance service 365 days for free for the needy.

Ms Razia Chasmawala continues her projects of empowering women by providing them training and conducting several trade fairs.

Pakistan

One of the largest chapters of WMO, several projects are carried out year on year which addresses the needs of the community

The Gift of Sight project in collaboration with Far East Chapter helps restore eyesight of individuals. Empowering through inclusion enables children with special needs to receive the support they need to restore normality in their lives.

Education is the primary project of the chapter and currently over 6500 children are benefitting from education support. This project would not be possible if not for the support of the donors and the local Jamats. The chapter is currently working on reducing the number of schools to provide better quality of education to the students.

Higher Education team supports over 226 students who will graduate with a degree or professional qualification making them job ready.

Since 2008, WMO has been supporting the Karachi Memon Students Organisation (KMSO) and hopes to change it into a state-of-the-Art Study center connected to the International education system. The chapter also supports the centre financially.

The chapter also supports families with rental assistance and 34 families were helped with the purchase of new flats during the year.

The WMO Food Bank project in Pakistan serves over 1000 meals on a daily basis.

During Eid Al Adha, the chapter in collaboration with WMO NA provides Qurbani meat to underprivileged families and during the year 90 cows were slaughtered and their meat distributed.

The chapter facilitates the Monthly Financial support project headed by Mr Farooq Ahmed and his son Mr Imran Farooq.

Pakistan saw a devastating flood affect thousands of families. The chapter immediately conducted a telethon to raise funds and started providing relief aid, the team was physically at the flood sites providing support to the families. The chapter also started constructing homes to families in the Sindh province with a goal of completing 1000 homes.

The MITI is a flagship project of Pakistan Chapter. Under

the chairmanship of Mr Muhammad Shahzad the institute has tied up with several organisations locally and internationally to provide 47 short term courses to over 100,000 individuals since its inception with most of them having being placed in employment locally and overseas upon the completion of the course. The institute has tied up with several local companies for student placements. Recently the institute has started providing engineering diplomas as well. The institute now seeks funds to expand their facilities and introduce new courses which will cater to the demands of the local industries.

The youth of Pakistan are very dynamic and during the year conducted several programs: Eid Gala, Badminton tournament, NISA (celebrate womanhood and emphasize on women entrepreneurship, self-awareness, etc.).

The Ladies Wing is the oldest and largest of all chapters. They have since 2002 embarked on several projects. During the year the following projects were conducted: Medical Camps, Ration Bag distribution, Medical Treatments, Flood Relief, Winter Drive and Qurbani.

Global Youth Wing

The Youth have been active in their own chapters conducting several programs and events to promote unity, philanthropy and to empower the youth. The Global Youth Wing launched some noteworthy global projects during the year:

WMO Elevate- A platform to connect job seekers with companies with a particular emphasis on Memon professionals for Memon businesses. During 2022, 20 individuals were placed and the portal has registered over 1000 job seekers and 60 companies.

WMO2 - A tree planting project with an aim for planting a tree for every Memon in the world. This project was inaugurated at the AGM in Dubai and received pledges for over 300,000 trees.

TREASURER'S REPORT

Assalamu Alaikum Warahmathullahi Wabarakathuhu

We have presented the audited consolidated financial statements of WMO chapters for the year ended 31st December 2022.

The consolidated financial statements of the World Memon Organisation is prepared by amalgamating the financials of the following chapters;

- Europe,
- Middle East,
- Pakistan,
- Southern Africa,
- America & Canada,
- Far East,
- Northern India and
- Southern India.

The consolidated financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Our Consolidated Statement of Financial Activities shows a surplus of \$171,561 mainly due to the retained rental funds and non-zakat specific funds (i.e. MITI Funds/Welfare Funds). The Consolidated Balance Sheet stands at US\$ 7.945m which has reduced by \$400,000 from 2021 due to the currency devaluation of mainly in Sri Lanka 45%, Pakistan 29%, India 11% and South Africa 13%.

Year	Net Assets	SFA Surplus
2022	\$ 7,950,246	\$ 171,561
2021	\$ 8,331,785	\$ 544,345

During the year 2022 and year 2023, Zakat collections remained the main focus in the month of Ramadan. This continues to be a challenge and we should request the Chapters to get this unevenness sorted by pushing for collection throughout the year.

Zakat collections for 2022 (Approx. \$4.16mn) WMO throughout the chapters collected US\$ 4,162,880 for the year 2022. Which shows a very thin decline of around \$116,000 compared to the previous year collection of \$4,278,619. Also year 2023 so far shows similar trend and hopefully we could collect around \$4mn.

The main contributors to the Zakat collections for 2022 in comparison to the previous year;

Chapter	2022 (USD)	2021 (USD)
Africa	752,042	506,694
America & Canada	230,124	151,056
Europe	164,909	184,656
Far East	597,633	839,400
North India	628,801	698,640
Middle East	901,445	878,588
Pakistan	791,426	924,345
South India	96,500	95,241
	4,162,880	4,280,640

- Middle East chapter is the highest zakat collecting chapter with a growth of 3% from 2021
- Pakistan was 2nd largest contributor during the year 2022, even though there is a 14% reduction in comparison with the previous year, due to devaluation of the PKR
- 48% increase in Africa Chapter collection and continues to contribute significantly in Zakat collection

This year's Zakat distributions of over \$1.2mn mainly focused on Educational scheme projects, alongside the second most being spent on disaster relief projects.

Project	2022	2021
Educational Assistance	1,207,019	1,433,902
Housing Assistance/Community Rehab	572,173	912,919
Other Specific Zakat Projects	831,551	1,010,934
Community Welfare / Financial Aid	265,168	298,406
Disaster Relief Aid (FLOOD)	925,037	234,256
	3,800,948	3,890,417

WWMO's total Trustees stand at 50 members, out of which 40 Trustees have paid their trustee fee in full. The balance of 10 trustees who pay their fees annually, paid \$ 80,000 in the year 2022. We are hopeful that we could collect approx. \$ 150,000 for the year 2023. The collection of Trustee fee by different chapters will be shown only in the Statement of changes of the fund since these funds are of restricted nature and its only being reflected in the accounts once it is utilized for any approved expenditure.

This year also the income from properties in Dubai saw an increase by 2%, due to the some improvements in the property rental market in Dubai.

The significant cash and cash equivalents as at the balance sheet date consists of mainly the sales proceeds of the disposal of Dubai Investment properties and the trustee fund balances totaling to \$2,500,000. These funds were invested in the HBZ

Sirat term deposits at the rate of 3.5% in January 2023. The other main cash balance is of unutilized Zakat funds of (\$1,100,500) Pakistan, North India, Sri Lanka Chapters, which were utilized by April 2023.

Overall, we have moved closer to the target of being an efficient international charity. The chapters shall continue to implement the WMO policies and procedures and monitor the same by the office bearers. In Sha Allah, this will lay a strong foundation for WMO to grow from strength to strength in a more transparent manner that will result in recognition by the global bodies resulting in a significant increase in membership and Zakat collections in the future.

Waseem Yousuf Adil

Treasurer

World Memon Organisation
Charitable Foundation

Consolidated Financial Statements

FOR THE YEAR ENDED
31ST DECEMBER 2022



CONTENTS

29	Report of the Trustees	30	Strategic Report	31	Trustees Responsibilities
32	Independent Auditors Report	33	Consolidated Statement of Financial Activities	34	Balance Sheet
35	Cash Flow Statement	36	Notes to the Financial Statements		

Report of the Trustees

The Trustees present their report and the audited financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The consolidated financial statements of the World Memon Organisation is prepared amalgamating the Europe, Middle East, Pakistan, Africa, America, Far East, Northern India and Southern India Chapter's financials. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Charity Reference and Administrative Details

Charity Registration Number	:	1101413
Registered Charity Number	:	04984474 (England and Wales)
Registered Office	:	3 Weir Road London, England SW12 0LT
Trustees	:	Newsad Abdul Gani Bashir Sattar Haroon Karim Dr Esmail Fakirmohamed Harunani Mohamed Salman Iqbal Ashraf Abdul Sattar Mahmood Shaikhani Muhammad Shoaib Ismail
Bankers	:	Habib Bank Zurich PLC NatWest
Auditors	:	KWSR & Co. Chartered Accountants & Registered Auditors 136 Merton High Street, London SW19 1BA

Trustees of the charity

The directors of the charitable company are its trustees for the purposes of charity law. The trustees who have served during the year and since the year end were as follows:

Mr. Newsad Abdul Gani
Mr. Bashir Sattar
Mr. Haroon Karim
Dr Esmail Fakirmohamed Harunani
Mr. Mohamed Salman Iqbal
Mr. Ashraf Abdul Sattar
Mr. Mahmood Shaikhani
Mr. Muhammad Shoaib Ismail

Objectives and activities

- Assisting and promoting the religious, technical and professional, general and further education of Memons including education concerning the cultural and religious identity, customs and language of the world wide Memon community.
- The relief of poverty, sickness, distress and suffering of any persons who are in need irrespective of their race, caste, nationality and creed,
- The provision of recreational facilities and activities in the interests of social welfare with the object of improving the conditions of life for those Memons and non-Memons in need of such facilities

Strategic Report

Structure, governance and management

Governing document

The charity is controlled by its governing documents given below;

1. Constitution of World Memon Organisation Charitable Foundation, including amended Articles
2. Standing Orders to the Constitution

Trustees

The charity's trustees are not remunerated, and also they spend out of pocket even though they are allowed to reimburse their expenses in accordance with WMOCF expenses policy. Trustees are registered and appointed after they obtain the trustee membership from the charity and it is a voluntary service oriented appointment.

- Mr. Nowsad Abdul Gani
- Mr Bashir Sattar
- Mr. Haroon Karim
- Dr Esmail Harunani
- Mohamed Salman Iqbal
- Ashraf Abdul Sattar
- Mahmood Shaikhani
- Muhammad Shoaib Ismail

Staff and Volunteers

Our team shares a huge passion for the work we do, and as we are a small organisation every team member sees first-hand the difference we make to families. At the year end, we have 2 professional consultants and 5 freelance consultants.

We also have around 10 regular volunteers who assist with service delivery in the charity office or helping us to raise awareness and funds in the local community.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Financial policy

The charity has a written financial policy that sets out the procedures for the day-to-day management of the charity's finances. This is reviewed once in 2 years.

Safeguarding

The charity is fully committed to safeguarding and

promoting the welfare of all communities receive our welfare The policy is reviewed and updated bi-annually.

Diversity and inclusion

The provision of recreational facilities and activities in the interests of social welfare with the object of improving the conditions of life for those Memons and non-Memons in need of such facilities.

Reserve policy

In accordance with Charity Commission guidance, free reserves are uncommitted reserves freely available, which exclude restricted and designated funds and amounts invested in tangible fixed assets. Designated funds arise when the Trustees set aside unrestricted funds for specific purposes. Restricted funds arise when conditions are imposed by the donor, or by the specific terms of appeal, and can only be spent on the activities specified.

World Memon Organisation relies entirely on voluntary income, which is subject to fluctuation. In order to ensure the continuance of the charity's day-to-day activities, the Trustees have established a policy to hold free reserves, excluding grants and expenditure from restricted funds planned for the year ahead.

Total funds reduced by \$381,539 in 2022 mainly due to the currency devaluation of Pakistan, Far East Africa and India, chapters. Fundraising and administration expenditure had increased due to the increased charitable activities.

Unrestricted funds: Unrestricted funds amounted to \$2,569,844 of which were of Investment in properties and cash reserves. The Board of Trustees had reviewed the charity's reserves policy and agreed to maintain six months expenditure to cover essential operating costs.

Restricted funds: Restricted funds (Zakat) amounted to \$5,191,711 of which 10% related to the Education assistance related funds which would be utilized in the first 3 months of the following year. The Endowment Funds (Trustee) \$3.34mn the trustee fund balances which will be invested as these are considered as seed money.

Regular review: The Trustees take responsibility for reviewing the reserve policy to actual reserves during 2021, to actively consider the evolving situation with Covid-19 and the impact it may have on reserves, the potential need to build reserves given the uncertain economic outlook, and WMO's ability to meet its charitable objectives.

Looking forward

In May 2022 a strategic review was conducted by

Trustees & Office Bearer's. The following key points were identified for further appropriate approval and actioning:

- Conduct a global Census of Memon's
- To work towards ensuring that all Memon's are able to join the WMOCF
- Strengthen the participation and performance of the Global Youth wing
- Conclude and formalize the formation and set-up of the Global Ladies Wing
- Increase participation of Memon Jamaats around the globe
- Increase participation of other Memon institutions and organisations around the globe
- Continue to provide Education assistance and increase the number of students/children supported and work towards 100% literacy in the community
- Continue and expand the Housing projects for Memon's in the sub-continent
- Continue to increase and provide medical assistance to those most in need
- Review the structure of the chapters of the WMO and ensure they have sufficient support to meet and deliver Humanitarian projects of value to society
- Participate in disaster relief missions as required from time to time around the world
- Conduct projects during the holy month of Ramadan to support the deserving
- Develop the WMO brand and digital presence to better showcase our work, build awareness of the charity and engage new stakeholders.

Trustees' responsibilities

Disclosure of information to the auditors

We, the directors of the company who held office at the date of approval of these Financial Statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the company's auditors are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

In approving the Trustees' Annual Report, we also approve the Strategic Report included therein, in our capacity as company directors.

On behalf of the board



Bashir Sattar
Trustee



Haroon Karim
Trustee

This report was approved by the board of trustees on 8th September 2023

Independent Auditors Report to the Members of World Memon Organisation Charitable Foundation

We have consolidated financial statements of the World Memon Organisation chapters, WMO Europe (which has been audited by KWSR) WMO Middle East, WMO Pakistan, WMO Africa, WMO Far East, WMO America & Canada, WMO North India, WMO South India (which has not been audited by KWSR but audited by their respective auditors) for the year ended 31st December 2022 which comprise a statement of financial activities, Balance Sheet and related notes. The financial reporting framework that has been applied in their preparation is the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting standard 102.

Respective Responsibilities of Trustees and Auditor

The trustees are responsible for preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with Auditing Practices Board's Ethical Standards for Auditors.

Scope of the Audit

An audit involves obtaining evidence about the amount of disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatements, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Trustees; and the overall presentation of the financial statements.

Opinion on the Financial Statements

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's profit or loss for the year ended 31 December 2022;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the charities Act 2011

Opinion on other matters prescribed by the Companies Act 2006

In our opinion the information given in the Trustees Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to Report by Exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us following report to you if, in our opinion:

- Adequate accounting records have not been kept; or
- certain disclosures of trustee's remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- returns adequate for our audit have not been received from branches not visited by us; or
- the company financial statements are not in agreement with the accounting records and returns.

On behalf of KWSR & Co.:

Susan Rahman BSc FCA (Senior Statutory Auditor)



KWSR & Co. Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA

8th September 2023

Consolidated Statement of Financial Activities

Consolidated Audited Financial Statements for the year ended 31 December 2022

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total 2022	Total 2021
		US \$	US \$	US \$	US \$	US \$
Income and endowments from:						
Donations and legacies	02	276,033	3,732,750	-	4,008,783	4,327,157
Charitable activities	03	370,733	180,248	-	550,981	1,085,969
Investments	04	99,253	-	194,066	293,319	443,061
Total income and endowments		746,020	3,912,998	194,066	4,853,084	5,856,188
Expenditure on:						
Projects	05	526,444	-	48,830	575,275	1,126,799
Charitable activities	06	148,898	3,691,032	-	3,839,930	3,890,416
Governance Cost	07	152,934	-	113,384	266,318	294,628
Total expenditure		828,277	3,691,032	162,214	4,681,523	5,311,843
Net gains / (losses) on investments		-	-	-	-	-
Net income / (expenditure)		(80,257)	219,966	31,853	171,561	544,345
Transfers between funds		(1,413,859)	-	1,413,859	-	-
Other recognized gains / (losses):						
Other gains / (losses)		(236,379)	(71,266)	(371,520)	(679,165)	(25,586)
B/F Zakat & Trustee Funds utilisation		-	126,064	-	126,064	(42,678)
Net movement in funds		(1,730,495)	274,764	1,074,192	(381,539)	476,080
Reconciliation of funds:						
Total funds brought forward		4,419,788	1,025,405	2,886,592	8,331,785	7,855,705
Total funds carried forward		2,689,293	1,300,169	3,960,784	7,950,246	8,331,785

Balance Sheet

Consolidated Audited Financial Statements for the year ended 31 December 2022

	Note	2022	2021
		US \$	US \$
Fixed Assets			
Intangible Assets		-	-
Tangible Assets	08	1,397,174	3,074,216
Investments	09	397,346	678,451
		1,794,520	3,752,667
Current Assets			
Debtors	10	424,749	362,131
Investments	11	734,203	1,738,242
Cash at Bank and in Hand	12	5,116,131	2,592,721
		6,275,083	4,693,094
CREDITORS: Amounts falling due within one year	13	103,828	113,976
Net Current Assets / (Liabilities)		6,171,255	4,579,118
Total Assets Less Current Liabilities		7,965,776	8,331,786
CREDITORS: Amounts falling due after more than one year	14	15,531	-
Net Assets / (Liabilities)		7,950,245	8,331,785
Charity Funds			
Endowment funds	15	3,766,646	2,591,182
Restricted Funds	15	1,425,065	1,352,128
Unrestricted Funds	15	2,569,844	4,136,668
Revaluation Reserve/Unrealised (Loss)	15	188,690	251,807
Total Charity Funds		7,950,245	8,331,785

The Trustees/directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

Approved by the Board of Trustees on 8th September 2023 and signed on their behalf by:



Bashir Sattar
Trustee



Haroon Karim
Trustee

Cash Flow Statement

Consolidated Audited Financial Statements for the year ended 31 December 2022

	Note	2022	2021
		US \$	US \$
Cash flow from operating activities			
Bank Profit paid	16	(70,045)	51,711
Net cash flow from operating activities		(70,045)	51,711
Cash flow from investing activities			
Payments to acquire intangible fixed assets		-	-
Eliminated on tangible fixed assets value conversion		(171,113)	14,277
Payments to acquire tangible fixed assets		(224,100)	(169,565)
Unrealized gain/(loss) on Forex for Tangible asset valuation		(52,548)	140,096
Long-term Investments Made		281,105	384,425
Short-term Investments (Made) / Redeemed		1,004,039	(193,654)
Bank Profit received		144,127	269,390
Disposal of Investment Property		1,763,710	
Rents received from investment properties		65,812	173,671
Net cash flow from investing activities		2,811,030	618,641
Cash flow from financing activities			
Receipts from issue of new long term loans		-	-
Utilisation of B/F Zakat & Trustee Funds		(217,574)	(231,157)
Repayment of finance lease liabilities		-	-
Bank Profit paid			
Net cash flow from financing activities		(217,574)	(231,157)
Net increase / (decrease) in cash and cash equivalents		2,523,411	439,195
Cash and cash equivalents at 1 Jan 2022		2,592,721	2,153,526
Cash and cash equivalents at 31 Dec 2022		5,116,132	2,592,721

Notes to the Financial Statements

Summary of significant accounting policies

(a) General information and basis of preparation

World Memon Organisation Charitable Foundation is a company registered by guarantee in England / Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to \$1 per member of the charity. The address of the registered office is given in the charity information of these financial statements. The nature of the charity's operations and principal activities are;

- Assisting and promoting the religious, technical and professional, general and further education of Memons including education concerning the cultural and religious identity, customs and language of the world wide Memon community.
- The relief of poverty, sickness, distress and suffering of any persons who are in need irrespective of their race, caste, nationality and creed,
- The provision of recreational facilities and activities in the interests of social welfare with the object of improving the conditions of life for those Memons and non-Memons in need of such facilities.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006* and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in United States Dollar (\$) which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements. Endowment funds represent those assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

(c) Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the

fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt it is recognised in stock and 'Income from other trading activities'. Upon sale, the value of the stock is charged against 'Income from other trading activities' and the proceeds are recognised as 'Income from other trading activities'. Where it is impracticable to fair value the items due to the volume of low value items they are not recognised in the financial statements until they are sold. This income is recognised within 'Income from other trading activities'.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

Other income includes the conversion of endowment funds into income which arises when capital funds are released to an income fund from expendable endowments or when a charity has authority to adopt a total return approach to its permanent endowment fund. It also includes other income such as gains on disposals of tangible fixed assets.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes of overheads and professional fee;

- Expenditure on charitable activities includes Zakat and Non-Zakat donation made to the various projects; and
- Other expenditure represents those items not falling into the categories above.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

(h) Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Freehold land	-
Freehold buildings	10%
Leasehold land and buildings	10%
Plant and machinery	33%
Fixtures and fittings	20%
Motor vehicles	20%

Land and buildings were valued using market value

(i) Heritage assets

Heritage assets are recognised on the balance sheet and initially measured at cost when purchased or if donated, their valuation. Assets are subsequently stated at cost or valuation less accumulated depreciation and accumulated impairment losses. Fair values for donated assets are estimated by reference to market prices.

Where information on the cost or valuation of heritage assets is not available or the cost of providing such information significantly outweighs any benefit to the users of the accounts then heritage assets are not recognised on the balance sheet.

Acquisitions only arise when donated to the charity or if it is believed that they will further the charity's objectives. Once acquired they will be preserved by the charity in order to keep their historical, artistic, scientific, technological, geophysical or environmental qualities to such a high level as to contribute to knowledge and culture. A register of all assets held by the charity is available and the assets themselves are accessible to the public with prior agreement. Heritage assets are to be held for the foreseeable future.

(j) Investment properties

Investment properties are measured at fair value at each reporting date with changes in fair value recognised in 'net gains / (losses) on investments' in the SoFA.

(k) Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

(l) Debtors and creditors receivable / payable within one year

Debtors and creditors and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

(m) Loans and borrowings

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

(n) Concessionary loans

Concessionary loans include those receivable which are interest free and are made to advance charitable purposes. All loans are / Where the loan is repayable on demand within two years, the loan is measured at cost, less impairment.

(o) Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

(p) Provisions

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

(q) Leases

Assets acquired under finance leases are capitalised and depreciated over the shorter of the lease term and the expected useful life of the asset. Minimum lease payments are apportioned between the finance charge and the reduction of the outstanding lease liability using the effective interest method. The related obligations, net of future finance charges, are included in creditors.

Rentals payable and receivable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

(r) Foreign currency

Foreign currency transactions are initially recognised by applying to the foreign currency amount the spot exchange rate between the functional currency and the foreign currency at the date of the transaction.

Monetary assets and liabilities denominated in a foreign currency at the balance sheet date are translated using the closing rate.

(s) Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

(t) Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

(u) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

(v) Shariah and Zakat donations

The WMO complies with Shariah law as provided in the Holy Quran and Sunnah.

02) Donation & Legacies

	Unrestricted funds	Restricted funds	Endowment funds	Total 2022	Total 2021
	US \$	US \$	US \$	US \$	US \$
Donation / Lillah	234,061	80,335	-	314,396	334,023
Zakat General fund	-	2,561,035	-	2,561,035	3,162,027
Zakat Education fund	-	325,000	-	325,000	200,000
Specific Zakat Fund	-	766,380	-	766,380	581,581
Fees and Subscription from Members	41,972	-	-	41,972	49,526
	276,033	3,732,750	-	4,008,783	4,327,158

03) Income from Charitable Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total 2022	Total 2021
	US \$	US \$	US \$	US \$	US \$
Donations for MITI	69,132	-	-	69,132	120,291
Grant for Tuition Fee	-	180,248	-	180,248	640,608
Tuition and other fee	267,288	-	-	267,288	277,351
Youth Wing Fund	1,389	-	-	1,389	1,500
Other	32,925	-	-	32,925	46,219
	370,733	180,248	-	550,981	1,085,969

04) Income from Investments

	Unrestricted funds	Restricted funds	Endowment funds	Total 2022	Total 2021
	US \$	US \$	US \$	US \$	US \$
Income from Investment properties	5,598	-	60,214	65,812	173,671
Term-Deposit Receipts/Bank Profits	93,655	-	50,472	144,127	269,390
Other	-	-	83,380	83,380	-
	99,253	-	194,066	293,319	443,061

5) Projects & Other Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total 2022	Total 2021
	US \$	US \$	US \$	US \$	US \$
MITI Program expenses	320,145	-	-	320,145	686,831
MITI Operating & Other Expenses	149,016	-	-	149,016	273,120
Charitable Programs & Events	55,283	-	-	55,283	166,848
Youth Wing Programs	2,000	-	-	2,000	-
	526,444	180,248	-	526,444	1,126,799

6) Charitable activities

	Unrestricted funds	Restricted funds	Endowment funds	Total 2022	Total 2021
	US \$	US \$	US \$	US \$	US \$
Educational Assistance	27,636	954,426	48,830	982,063	1,433,902
Housing Assistance/Community Rehab	-	493,018	-	493,018	912,919
Other Specific Zakat Projects	-	1,081,801	-	1,081,801	1,010,934
Community Financial Aid	111,417	445,061	-	556,478	298,406
Disaster & Flood Relief	9,845	716,725	-	726,570	234,256
	148,898	3,691,032	48,830	3,839,930	3,890,416

07) Governance Cost

Repairs & Maintenance
IT, & Communication
Human resources
Depreciation & Amortisation
Legal, Consultancy & Professional
Office costs (incl. rental)
Transportation & Other
Auditors Remuneration
Finance
Other

Unrestricted funds	Restricted funds	Endowment funds	Total 2022	Total 2021
US \$	US \$	US \$	US \$	US \$
3,987	-	14,868	18,855	42,784
3,184	-	6,111	9,295	4,482
71,496	-	83,548	155,045	161,320
7,951	-	-	7,951	7,522
11,793	-	2,327	14,119	19,573
3,290	-	6,530	9,820	11,333
3,958	-	-	3,958	5,912
18,349	-	-	18,349	14,753
2,128	-	-	2,128	2,981
26,799	-	-	26,799	23,969
152,934	-	113,384	266,318	294,628

07.1) Staff Costs and Numbers

Wages, Salaries & Other benefits

Support Staff	Projects	Office and Admin	Total 2022	Total 2021
US \$	US \$	US \$	US \$	US \$
27,045	14,000	114,000	155,045	161,320

The average number of full-time equivalent staff during the year was:

48 48

The number of employees earning between \$60,000 - \$70,000 were:

0 0

07.2) Auditor's remuneration

Fees payable to the charity's auditor for the audit of the charity's annual accounts
Other services

Total 2022	Total 2021
US \$	US \$
18,349	14,753
-	-
18,349	14,753

The auditor's remuneration amounts to an audit fee of \$ 18,349 (2021 - \$ 14,753)

07.3) Trustees' and key management personnel remuneration and expenses

The trustees neither received nor waived any remuneration during the year (2020: \$Nil)

08) Tangible Fixed Assets

Cost or valuation:

	Investment properties	Land, buildings & improvements	Plant and machinery	Fixtures and fittings	Motor vehicles	Total
US \$	US \$	US \$	US \$	US \$	US \$	US \$
At 1 January 2022	2,518,181	610,951	160,583	3,411	23,624	3,316,750
Additions	-	210,976	8,892	4,232	-	224,100
Disposals	(1,757,601)	-	-	-	-	(1,757,601)
Eliminated on FX conversion	(6,108)	(123,774)	(35,224)	(758)	(5,250)	(171,113)
At 31 December 2022	754,471	698,153	134,252	6,885	18,374	1,612,135

Depreciation:

	Investment properties	Land, buildings & improvements	Plant and machinery	Fixtures and fittings	Motor vehicles	Total
US \$	US \$	US \$	US \$	US \$	US \$	US \$
At 1 January 2022	-	160,783	70,614	3,271	8,618	243,286
Charge for the year	-	4,752	17,114	22	2,334	24,223
Impairment	-	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Eliminated on FX conversion	-	(35,642)	(14,264)	(727)	(1,915)	(52,548)
At 31 December 2022	-	129,894	73,464	2,566	9,037	214,961

Net book value:

	Investment properties	Land, buildings & improvements	Plant and machinery	Fixtures and fittings	Motor vehicles	Total
US \$	US \$	US \$	US \$	US \$	US \$	US \$
31 December 2022	754,471	568,259	60,788	4,319	9,337	1,397,174
31 December 2021	2,518,181	450,168	90,001	533	15,332	3,074,215

09) Fixed Asset Investments

As at 1 Jan 2022

As at 31 Dec 2022

Mutual Funds	Term Deposits	Other Investments	Total
US \$	US \$	US \$	US \$
101,570	551,250	25,631	678,451
71,839	306,250	19,258	397,346

10) Debtors

Micro Finance loans receivable

Grants receivable

Prepayments and accrued income

Other receivables

Total 2022	Total 2021
US \$	US \$
22,232	192,830
63,874	32,106
108,213	3,196
230,431	133,998
424,749	362,131

11) Current asset investments

Islamic Bonds

USD Investments

Short term deposits

Total 2022	Total 2021
US \$	US \$
422,620	537,594
-	754,949
311,583	445,699
734,203	1,738,242

12) Cash at Bank and in Hand

Cash in Hand

Current Accounts

Savings Accounts

Total 2022	Total 2021
US \$	US \$
790	9,968
5,108,910	2,573,858
6,431	8,895
5,116,131	2,592,721

13) Creditors: amounts falling due within one year

Accruals for grants payable

Accruals and deferred income

Specific Funds

Other Payables

Total 2022	Total 2021
US \$	US \$
12,399	103,764
27,187	50,839
64,241	15,943
-	83,405
103,828	253,951

14) Creditors: amounts falling due after more than one year

Long-term Deposits (Parekh Foundation)

Deferred Income

Total 2022	Total 2021
US \$	US \$
15,531	-
-	-
15,531	-

15) Fund Reconciliation

	Bal as at 01/01/2022	Received 2022	Funds Utilisation	Transfers	Exchange Gain / (Loss)	Profit / (Loss) Attributed	Balance as at 31/12/2022
Un restricted funds	US \$	US \$	US \$	US \$	US \$	US \$	US \$
General Fund	3,669,392	356,369	(476,891)	(1,413,859)	(135,315)	24,326	2,024,022
MITI General Funds	430,400	565,476	(565,476)		(95,644)	80,431	415,187
Other Funds	36,875	134,560	(35,691)		(8,560)	3,452	130,636
Restricted Funds							
Zakat Fund	1,096,501	3,852,415	(3,631,352)		26,410		1,343,974
Education Endowment Fund	692,096	69,420	(48,830)		(309,635)	13,660	416,710
Trustee Funds	1,899,086	194,066	(113,384)	1,413,859	(91,560)	47,868	3,349,936
Micro Finance Fund	225,408		(54,675)		(91,466)	1,824	81,091
Other Funds	30,220	23,450	(47,460)		(6,210)	-	-
	8,079,978	5,195,755	(4,973,759)	-	(711,980)	171,561	7,761,556
Revaluation Surplus on PPE	272,888				(60,641)	-	212,247
Fair Value Reserve on Investments	(21,081)	9,370	(7,161)		(4,685)	-	(23,557)
Total	8,331,785	5,205,125	(4,980,919)	-	(777,306)	171,561	7,950,245

16) Reconciliation of net income / (expenditure) to net cash flow from operating activities

Net income / (expenditure) for the year
Dividends received
Rents received from investment properties
Depreciation and impairment of tangible fixed assets
Amortisation and impairment of intangible fixed assets
(Gains) / losses on investments
(Profit) / loss on disposal of tangible fixed assets
(Profit) / loss on disposal of fixed asset investments
(Increase) / decrease in debtors
Increase / (decrease) in creditors

Net cash flow from operating activities

Total 2022	Total 2021
US \$	US \$
171,561	544,345
-	-
(65,812)	(173,671)
7,951	7,522
-	-
(144,127)	(269,390)
-	-
-	-
-	82,883
(62,618)	(139,976)
(70,045)	51,711

18) Events after the end of the period

No material events occurred after the balance sheet date.

19) Off-balance sheet arrangements

No off balance sheet arrangements made for this charity.

ELECTION COMMISSIONER REPORT 2023

Assalam Alaikum Warahmatullah Wabarkatahu

It was my privilege to be appointed the Election Commissioners to hold Election for Regional Management Committees (2023-2026). I thank the Management Committee and the Members for their confidence placed in me to conduct this very important function in WMO.

Under Article of the Constitution, elections should be held to elect the following number of members from each Chapter

1	Southern Africa	5 Elected members
2	Europe	5 Elected members
3	Far East	5 Elected members
4	Northern India	10 Elected members
5	Southern India	5 Elected members
6	Middle East	5 Elected members
7	Pakistan	10 Elected members

Under Articles 23.2.2. of the Constitution the following Members were appointed by me as Regional Election Commissioners (REC) to assist me in the conduct of the Elections.

1	Southern Africa	Dr Haroon Gutta
2	Europe	Mr Sadiq Razak
3	Far East	Mr Altaf Iqbal Nagariya
4	Northern India	Mr Sharif Memon
5	Southern India	Mr Altaf Chachiya
6	Middle East	Mr Haroon Karim
7	Pakistan	Mr Abdul Sattar Muhammad Jakhura

The Regional Election Commissioners were fully briefed on the procedure and regulations of WMO with regard to the Election process and strict timelines on the critical activities were agreed with the support and corporation of the Office Bearers of each Chapter

The following issues were observed during the election of the RMC members

1. Southern Africa had accepted nomination of a member who was not eligible to stand for election as an RMC member and this nomination was not validated. Furthermore the chapter received one nomination less. There are now 2 vacancies in the RMC.
2. REC of Europe chapter did not serve sufficient notice period and accepted the nomination of a member not eligible to stand for elections. The election was nullified and after serving the required notice the RMC members were elected.

3. Northern India Chapter held election for 13 council members as per their local Articles of Association.

All other Chapters had the required number of nominations for the RMC seats.

Therefore, based on the nominations received and the election the following Members were elected and co-opted to the respective Regional Management Committees for 2023-2026 term

Southern Africa

1. Dr Taheera Hassim
2. Mr Mohamed Ali Ahmed
3. Mr Mohamed Ahmed Essa

Europe

1. Mr. Shahzad Iqbal
2. Mr. Farhan Farooq
3. Mr. Naeem Sattar
4. Mr. Nisar Bawany
5. Mr. Liyakat Hameed

Far East

1. Mr Ameen Bhaila
2. Mr Abdul Cader Mahmud
3. Mr Razak Osman
4. Mr Hassan Siddique Bhabhu
5. Mr Mohamed Iqbal Sathar

Northern India

1. Mr Shabbir Ahmed Patca
2. Mr Haroon Rashid
3. Mr Imtiyaz Motorwala
4. Mr Bilal Thekiya
5. Mr Abdul Kadir Memon
6. Mr Asif Motlani
7. Mr Faruk Chandiwal
8. Mr Sahil Sawani
9. Mr Faruq Y. Suria
10. Adv Yameen Thara
11. Mr Vasim F. Kapadia
12. Ms Naziya Pakizwala
13. Ms Tasleem Galaria

Southern India

1. Mr Adil Azeez
2. Mr Mohamed Hanif Osman
3. Mr Hamid Tayub
4. Mr Sadik Ibrahim
5. Prof. Hajee Sajjad

Middle East

1. Mr Gulaam Mohammed Iqbal
2. Mr Afzal Allah Rakha
3. Mr Salman Muhammad Iqbal
4. Mr Taufiq Jaliawala
5. Mr Munavar Bilal

Pakistan

1. Mr Muhammad Shahzad
2. Mr Arsalan Arif Nara
3. Mr Musaab Mansoor
4. Mr Muhammad Reyaz Ahmed
5. Mr Muhammad Hanif Ishaq
6. Mr Muhammad Jawad Choksi
7. Ms Uzma Zakaria
8. Mr Junaid Kapadia
9. Mr Altaf Ahmed Vayani
10. Mr Abdullah Seja

No major complaints were received from any of the Chapters except the Northern India where some complaints were received by some members of the claiming that the elections of the RMC to be conducted violating the governing documents. However, after conducting a thorough investigation It was found that these complaints were baseless and unjustified.

Thereafter as required by Articles 27 & 28 of the Constitution, the Regional Election Commissioners through the current RMC Officials called for a meeting of the New RMC to appoint the New Office Bearers of the Chapters to take office subsequent to the AGM.

During the elections of the Office Bearers the following violations were observed.

1. Southern Africa
 - b. The REC accepted the nomination of a youth member who was not eligible to stand for elections as the Regional Treasurer which was later
2. Northern India
 - a. The RMC elected the REC as the Secretary General. This appointment violated the governing documents as the REC is not eligible to stand for election as an RMC or as an Office Bearer

The post of Regional Treasurer in Southern Africa remains vacant as there was no suitable nominations received for this post. The post of Regional Secretary remains vacant in North India chapter.

The following Members were elected as the Regional Office Bearers in the respective RMC.

Chapter	Regional President	Regional Secretary	Regional Treasurer
Southern Africa	Mr Ahmed Gani	Mr Mohamed Razack Moti	Vacant
Europe	Mr Shahzad Iqbal	Mr Farhan Farooq	Mr Nisar Bawany
Far East	Dr Ameen Bhaila	Mr Hassan Siddique	Mr Razzak Osman
Northern India	Mr Haseen Aghadi	Vacant	Mr Shabbir Patca
Southern India	Mr Adil Azeez	Mr Mohamed Hanif Osman	Mr Hamid Tayub
Middle East	Mr Kamran Ghani	Mr Afzal Allah Rakha	Mr Muhammad Gulaam Iqbal
Pakistan	Mr Ashraf Kassim Machiyara	Mr Arsalan Arif Nara	Mr Mousab Mansoor

My sincere appreciation to all the Regional Election Commissioners for conducting the elections with professionalism and dedication. I thank the Chapter officials for the assistance given to the RECs for the conduct of a smooth and transparent elections without any major short comings. I thank Mr Nowsad Gani and Mr Bashir Sattar for their legal guidance and support in conducting the elections. I thank Mr Anas Mowshook for providing up to date membership records of all Chapters. Finally, my very special appreciation and thanks to Mr Imran Farook, General Manager WMO and Mr Aneel Ameen, Manager of Middle East Chapter for their patience, understanding, tremendous support and above all their diligence to ensure I was able to discharge the huge responsibility bestowed on me with care and justly.

It has been a huge pleasure for me to act as the Election Commissioner of WMO for the first time. I take this opportunity to wish all the newly elected Members of the Regional Management Committees and the Regional Office bearers all the best in their endeavors to take WMO to a higher level in service of our community and humanity. I further pray that the Elections of the Office Bearers of WMO and Board of Trustees goes smoothly at the AGM inshallah.

Mr Iqbal Dawood

*Election Commissioner
World Memon Organization*



SERVING MANKIND

2022 ANNUAL REPORT

Europe Chapter



Regional Management Committee 2020 - 2023

- 1 Mr Imran Panaawala - Regional President
- 2 Mr Shahzad Iqbal - Regional Secretary
- 3 Mr Arif Mundiya - Regional Treasurer
- 4 Dr Esmail Harunani
- 5 Mr Bashir Sattar
- 6 Mr Haroon Karim
- 7 Mr Abdul Majid Wakil
- 8 Mr Nowsad Gani
- 8 Sir Iqbal Sacrani
- 9 Mr Shabir Wali Mohammed
- 10 Ms Shamim Osman - Lady Member
- 11 Mr Sikandar Sattar
- 12 Mr Liyakat Hameed
- 13 Mr Farhan Farooq
- 14 Mr Faisal Bhesania
- 15 Mr Tohid Ismail

WMO EUROPE CHAPTER 7TH AGM

The 7th AGM was held on 4th August with 16 attendees, the meeting began with recitation of the Quran by Sir Haroon Kareem followed by a welcome from the president, Mr. Imran Panawala.

The AGM began with the circulated and board-approved Annual Report for the year 2021.

Mr. Shahzad Iqbal, Regional Secretary General of the Europe Chapter, highlighted the exceptional efforts of all members throughout the pandemic and acknowledged various contributors, including seniors, RMC members, the Ladies wing, Portugal Youth wing, and charitable initiatives in Leicester.

Notably, funds were raised from Europe for a food program that supported 1200 deserving families, earning recognition from councils and MPs. The Audited Accounts for the year were presented, addressing concerns about Zakat collections and clarifying financial activities.

The meeting also featured discussions on improving governance, introducing vetting processes for office bearers, establishing a governing committee, and better engaging youth and women. The importance of working closely with the youth and enhancing organizational structures was emphasized, with attendees agreeing to continue exploring these ideas. The event concluded with a prayer and an overall commitment to fostering progress and inclusivity.

The meeting concluded with a closing address and a dua.

WMO EUROPE CHAPTER ANNUAL IFTAR PROGRAMME

The WMO Europe Chapter is continuing its annual tradition of hosting the Iftar Program at the Islamic Centre at Albert Mosque, Ilford Lane in London, UK. The WMO-EC Ramadan Iftar Program thrived, thanks to the generous support and kindness of those involved in this noble cause. Towards the final days of the Holy Month, the attendance tremendous kept growing.

On the 27th of Ramzan, WMO-EC collaborated with the Islamic Society Ilford for a remarkable STREET IFTAAR event in East London. With the participation of over 1500 individuals, the street transformed into a venue for breaking the fast. The WMO-EC team played a pivotal role, providing hot meals and volunteering. Noteworthy figures such as Mr. Sam Terry MP, local councillors, business leaders, media personnel, and the general public witnessed this impactful Street Iftar event. This experience has left the WMO-EC team enriched, grateful, and united in purpose. Our heartfelt prayers are sent forth, seeking forgiveness, acceptance of efforts, and guidance to the righteous path.

WMO GLOBAL YOUTH WING EC PORTUGAL

Youth Wing distributes ration bags in Portugal

The WMO Global Youth Wing – Europe Chapter, comprising youth from Portugal, extended their compassion by distributing 250 Ramadan ration bags to deserving migrant workers in the outskirts of Lisbon.

These thoughtfully prepared ration bags were equipped with essential supplies, including milk, rice, oil, tuna fish, cereals, flour, spaghetti, and a loaf of bread.

The distribution of these crucial provisions continued throughout the holy month of Ramadan. In light of these efforts, the hope is that Allah SWT will graciously accept these humble endeavours and bless the donors for their remarkable generosity. Certainly, here's an addition for the annual report:

We extend our heartfelt gratitude to Mr. Mahomed Iqbal Dakla, an esteemed live member of WMO and President of the Portugal Islamic Community. His unwavering support, both directly and indirectly, has been instrumental in strengthening the presence and authority of WMO EC Portugal, especially within diplomatic circles and embassies. His dedication to our cause has played a pivotal role in advancing our mission and fostering meaningful partnerships.

Global Youth Wing Europe Chapter Iftaar meal

The WMO Europe Chapter organised a charitable endeavour in which the "Youths from Portugal" took the lead in distributing Iftaar meals in the outskirts of South Lisbon. This area serves as a home to a significant population of migrant workers from Africa, often grappling with financial challenges. The event resonated as a resounding success, with 200 Iftaar and dinner meals thoughtfully provided, including takeaway chicken biryani rice.

Expressing gratitude to Allah SWT for granting the opportunity to partake in this honourable cause, the hope prevails that these efforts find acceptance. The Europe chapter also extends sincere appreciation to the generous donors whose contributions played a pivotal role in making this event a reality. With wishes for abundant rewards from Allah SWT for their compassion and benevolence.

Global Youth Wing Europe Chapter Turkey AID

The initiative by WMO Youth Wing EC focused on providing aid and support to earthquake-stricken regions of Turkey. The initiative involves fundraising activities in collaboration with Portugal Memons, raising a significant sum of 10,000€.

The collected funds were utilised to procure essential goods, with a particular emphasis on items necessary for the well-being of children and women in the affected areas. These goods are aimed at providing relief and support to those who have been adversely impacted by the earthquake.

To ensure the efficient handling and distribution of the gathered supplies, the initiative collaborates with FIP Fundação Islamica de Palmela. This organisation played a vital role in managing the logistical aspects, including coordination with the Turkish Embassy and Turkish Airline. This collaboration ensures that the aid reaches its intended recipients effectively.

The initiative is a testament to the spirit of unity, compassion, and solidarity exhibited by the youth and the broader community. It reflects their commitment to making a positive difference in the lives of those who are facing challenging circumstances due to natural disasters. The efforts of the WMO Portugal Youth Wing initiative demonstrate the power of collective action in providing meaningful assistance and support to those in need.

WMO EUROPE CHAPTER EID GET TOGETHER

On May 8th, the WMO Europe Chapter organised an eventful Eid get-together at Gokyuzu; popular Turkish restaurant in Finchley, London. It was like a mix of old traditions and modern vibes, which made it feel pretty special. Prominent members of the London Memon community graced the occasion. The guest list was honoured members, and memon community.

The talks were buzzing with interesting stuff. It was a mix of sharing personal stories and diving into some meaningful discussions. Everyone was having a blast, laughing and chatting away. It was a day that mixed good food, good conversations, and good vibes, making it a memorable Eid celebration that was a mix of traditional and fun.

WMO LADIES WING

WMO EC Widows Support fund

Ladies Wing of the World Memon Organisation Europe Chapter, have steadfastly stood beside vulnerable women for more than a decade. With dedication, they have nurtured and equipped these resilient women with specialised skills, paving a path to self-sufficiency. This transformation empowers them not only to sustain their families but also to provide education for their children. The World Memon Organisation's provision of numerous sewing machines over the years has been instrumental in propelling these enterprising women toward self-reliance.

Extend your hand to support the most marginalised and disenfranchised women in India. Become an integral part of their awe-inspiring journey as they metamorphose into formidable, self-assured, and independent individuals.

Ramadan food packs for Malawi

In the spirit of Ramadhan, the WMO is proud to report the distribution of 500 Ramadhan Food Packs to the blind and disabled individuals in Malawi during the holy month of Ramadhan in 2022. This initiative reflects our ongoing commitment to making a positive impact, and it is a project that the WMO Ladies Wing Europe has steadfastly supported over the past several years.

WMO Ladies Wing members enjoyed this summer at Rookery Park in South London, with delicious food a major turnout and great company!

WMO EUROPE CHAPTER PAKISTAN FLOOD SUPPORT (PORTUGAL)

Mr. Anwer Kamdar has taken on the responsibility of constructing 100 houses and installing 100 water hand pumps in areas of Pakistan affected by floods, aimed at helping those who are less fortunate. This was all possible through your kind donations! This project falls under the supervision of Mr. Liyakat Hameed from the WMO Europe Chapter. Spearheaded by the Portugal Youths section of the WMO Europe Chapter.

Significant Achievements in Pakistan Flood Relief Initiative

We are pleased to announce the successful completion of the first phase of our Pakistan Flood Relief initiative, made possible through the blessings of Allah. During this phase, we achieved the following

milestones:

- **Housing:** Constructed 12 houses, providing shelter for families in need.
- **Water Access:** Installed 55 water pumps, ensuring access to clean and safe water.
- **Community Spaces:** Renovated 1 Masjid, enhancing communal spaces for worship and unity.

Moving forward with unwavering determination, we completed the second phase of this noble endeavour. Collaborating with Kamdar Builders PK, our Portugal Youth division has committed to build an additional 20 houses, installing 20 water pumps, and renovating 2 Masjids before the onset of Ramadhan.

A remarkable development in our approach is the use of WhatsApp Location Pins to track the progress of the newly constructed Masjids, houses, and water pumps. This initiative ensures transparency and accountability in our efforts.

Furthermore, we are thrilled to share that the collaborative efforts between WMO-EC PORTUGAL and the Gottlieb Foundation. This partnership, in collaboration with Kamdar Builders PK, is committed to building a total of 100 houses. Presently, construction has commenced for 20 houses, reflecting tangible progress.

Kamdar Builders PK, with their dedicated team, have demonstrated exceptional commitment. They have completed 66 water pumps, constructed 14 houses, and renovated 1 Masjid during the initial phase. As we proceed, the construction of 20 houses, 12 water pumps, and renovation of 3 Masjids is already underway.

These milestones represent our collective dedication communities affected by the floods. We are deeply grateful for the contributions, cooperation, and tireless efforts that make this initiative a resounding success. Together, we are making a positive impact on lives, rebuilding communities, and fostering hope for a brighter future.

WMO EUROPE CHAPTER SPORTS ACTIVITIES

WMO Europe Chapter Bowling Tournament

On March 6th, WMO Europe Chapter hosted a bowling tournament, where participants of all ages came together to embrace the spirit of friendly competition. The atmosphere was electrifying, with the youthful energy and the graceful presence of the ladies taking centre stage. The youngsters and ladies totally owned the spotlight, bringing the energy to a whole new level.

As the echoes of strikes and spares filled the air, it became evident that this was not just an event but a celebration of unity and shared passion. The tournament featured three separate competitions

catering to women, men, and children, with winners and runners-up being honoured with trophies. This event was just a glimpse of the vibrant the Europe Chapter aims to weave, promising an exciting upcoming sporting events that will gather the youth under the World Memon Organisation. Get ready to see the youth unite!

WMO Summer Cricket League

The WMO Cricket League is a vibrant and competitive cricket tournament organized by the WMO Youth. This league serves as a platform that brings together members of the Memon community from different regions to celebrate their shared passion for cricket and foster a sense of unity.

These teams compete against each other in a series of cricket matches, creating an atmosphere of excitement and friendly competition.

The WMO Cricket League is not only about the sport itself but also serves as a means of strengthening the bonds within the Memon community. Participants not only showcase their cricketing skills but also engage in networking, cultural exchange, and building lasting friendships. This league embodies the values of sportsmanship, teamwork, and community engagement, reflecting the WMO's commitment to promoting unity and harmony among its members.

WMO HONOURABLE VISITS

Secretary general meeting with Anwer Kamdar

In a significant meeting, Mr. Shahzad Iqbal, Regional Secretary General, had the privilege of connecting with the esteemed Mr. Anwer Kamdar. During Mr. Iqbal's visit to Pakistan. With a heart full of appreciation, Mr. Shahzad Iqbal extends his congratulations for remarkable rehabilitation efforts for the victims of the recent floods. His commitment to alleviating the hardships faced by those affected truly resonated. The meeting also shed light on Mr. Kamdar's notable role in initiating and driving effective flood relief initiatives.

WMO Pakistan and Europe Chapters' Unite

A pivotal dinner meeting took place on May 26, 2023, at Bar B Q Tonight in Karachi, bringing together the leadership of both the WMO Pakistan Chapter and Europe Chapter.

The central aim of this gathering was to deliberate on the release of funds for the crucial flood rehabilitation program. In an atmosphere of collaboration and exchange, the Pakistan Chapter presented an extensive report encompassing all intricate details and addressing pertinent concerns raised by the Europe Chapter.

With discussions yielding positive outcomes, the office bearers of the Europe Chapter expressed their satisfaction and pledged a swift release of funds.

Present at this noteworthy meeting were key figures who actively contribute to the organisation's vision: Imran Panawala - Regional President (Europe Chapter), Shahzad Iqbal - Regional Secretary (Europe Chapter), Shoaib Ismail Mangrora - Secretary BOT, H.M. Shehzad - Regional President (Pakistan Chapter), Altaf Jangda - Regional Secretary (Pakistan Chapter), Arsalan Nara - Regional Treasurer (Pakistan Chapter).

We are thrilled to announce that this meeting achieved its intended objectives, fortifying the spirit of unity and cooperation within the World Memon Organization. Through shared endeavours, we continue to create meaningful impact and work towards a brighter future.

Dinner to honour WMO Trustee visit

During a special evening in London, Mr. & Mrs. Mahmood Shaikhani, Deputy President of WMO, played host to Mr. & Mrs. Faizan Bakali, a Trustee of WMO from Los Angeles. This dinner was held to mark Mr. Faizan's visit to London and celebrate his esteemed role within the organization.

Welcoming Mr. Faizan Bakali to the WMO family, President Mr. Salman Iqbal expressed warm regards. The event provided a platform for senior figures of WMO, including Sir Iqbal Sacranie and Mr. Nowsad Gani, to share insights into the decades-long journey that shaped WMO into what it stands for today.

Mr. Imran Panaawala, Regional President of the Europe Chapter, and Mr. Shahzad Iqbal, Regional Secretary General, presented a comprehensive overview of Europe Chapter's activities, while esteemed attendees, including Mr. Arif Mundiya and Mr. Farhan Farooq, along with women members, were all part of the gathering. In response, Mr. Faizan expressed gratitude and pledged his unwavering support for the upliftment of the Memon Community. This gathering marked a meaningful exchange of ideas and shared commitment within the WMO community.

WMO president visit to London

During a meeting in London, Mr. Salman Iqbal, President of the WMO, along with Mr. Mahmood Shaikhani, Deputy President, engaged with the Regional Management Committee of the WMO Europe Chapter. In this encounter, the committee members, including Mr. Imran Panaawala - Regional President, Mr. Shahzad Iqbal - Regional Secretary General, Mr. Arif Mundiya - Regional Treasurer, and Mr. Farhan Farooq - Chairman of the Membership Committee, presented a comprehensive overview of the chapter's impressive advancements achieved under their guidance. The visiting WMO President extended commendations to the committee for their unwavering dedication and applauded their efforts in upholding the WMO's presence across Europe. Mr. Imran Panaawala confirmed the active participation of a substantial European contingent at

the upcoming Annual General Meeting in Dubai.

WMO former president visit to London

At Benihana Chelsea Japanese restaurant, the WMO Europe delegation, represented by Mr. Nowsad Gani, Sir Iqbal Sacranie, and Mr. Bashir Sattar, graciously hosted honourable visitors. Among them, the former President of WMO, Mr. Satar Dada, shared the company of his intimate friend and business associate, Mr. Yunus Parekh, along with the esteemed presence of Mr. Tanveer Merchant.

WMO EXPRESSES CONDOLENCES TO KING CHARLES

The Board of Trustees and the Management Committee of the WMO Charitable Foundation extend their deepest condolences to the Royal Family on the passing of a figure who stood as a steadfast pillar for our nation. Throughout her life, Her Majesty the Queen dedicated herself to the service of our remarkable nation, the Commonwealth, and people around the world.

To Your Majesty, the 70-year reign of the Queen, making her Britain's longest-serving monarch, was a cause for celebration and a wellspring of inspiration, reflecting her selfless dedication and providing a sense of reassuring continuity for countless individuals in our times.

As Your Majesty now takes on the weighty responsibilities of kingship, armed with cherished memories of your beloved mother, we beseech God for your enduring health and resilience. May you continue to carry out your duties with grace and unwavering devotion, in a manner that befits the legacy of your esteemed family.

YOUTH WING MEMBER INVITED TO 10 DOWNING STREET

Haniya Munavar, a brilliant youth member of WMO Europe Chapter, stood among a select group of hospitality management students, honoured by Secretary of State for Education, James Cleverly, for their impactful contributions to the hospitality industry during and after the demanding Covid era. With dignitaries like Miles Stacey and Mehrnavaz Avari gracing the event, Haniya, the youngest attendee, symbolised their resilience as they were lauded for their frontline dedication and unwavering commitment to upholding the British hospitality sector's reputation.

MULTI FAITH ROOM AT LISBON AIRPORT

Spaces for prayer, meditation, and worship have become integral. Yet, a noticeable absence at the Lisbon airport sparked action from two remarkable figures within the WMO Europe Chapter. In a determined effort spanning six years, Mr. Khalid D Jamal and Dr Mahomed Iqbal turned this challenge into stepping stones.

Leading the charge, Dr. Iqbal, esteemed President of the Islamic Community of Lisbon (CIL), partnered with the proactive Khalid Jamal, an engaged member of the Islamic organization. With the support of CIL, this dynamic duo's tireless efforts culminated in the establishment of the multi-faith prayer room at the heart of Lisbon Airport.

While acknowledging the visionary Dr Abdool Majid Vakil, WMO Trustee, who conceived the idea years ago and set the wheels in motion, Dr. Iqbal emphasizes the synchronized collaboration. The harmonious coordination between CIL and the Islamic Community along with the persistent dedication of Dr. Arafat Tayob, Operational Director of Ground Force, the handling company of TAP, played an instrumental role in transforming this dream into a tangible reality over the past two years. With humility and gratitude, Dr. Iqbal shares, "Alhamdulillah. Praise be to Allah SWT for guiding us in the right path."

WMO EUROPE CHAPTER MEMBERSHIP DRIVE

Memon Association UK and Memon Association Leicester are assisting the WMO Europe Chapter to achieve its target to maximise the membership of WMO. This year we have seen an increase in Life Members. Also, with the introduction of our GYW VC and team executives we have seen a record increase in the Youth Membership category.

Namely we were delighted to welcome Mr. and Mrs. Amin Warind as esteemed Life Members of the WMO Europe Chapter. Mr. Warind is a well-known business figure in East London, renowned for his significant contributions to the real estate and development sectors in the UK. It's with great pleasure that we extend our heartfelt congratulations to him and extend a warm welcome to the WMO family.

We are pleased to announce that Mr. & Mrs. Tanvir Bandukra, the Financial Consultant at John Lewis, has officially become a Life Member of the WMO Europe Chapter. His commitment is greatly appreciated, and we warmly welcome him to our esteemed community.

We are delighted to extend a warm welcome to Mr. and Mrs. Osman Peermamode, as well as Mr. and Mrs. Anwar Kamdar, as new Life Members of WMO. Their commitment and dedication to our organization are truly appreciated. We look forward to their valuable contributions and engagement within our vibrant community. Together, we'll continue to make a positive impact and uphold our shared values. Welcome to the WMO family!

TYPE OF MEMBERSHIP	NUMBER OF MEMBERS
Trustees	5
Patrons	4
Life Members	73
Annual Members	5

Youth	79
Associates	2
Friends of WMO	16

WMO EUROPE CHAPTER ZAKAT COLLECTION

The WMO Europe Chapter in conjunction with the Memon Association UK and Memon Association Leicester make all out efforts to collect zakat. Prior to Ramadan, WMO appeal letters will be sent out by email, highlighting WMO activities. With the efforts of senior members and the Board of Management new donors are being approached. Calls are being made by office bearers and senior RMC members to the potential donors in London, Leicester, and Portugal.

WMO EUROPE CHAPTER MEMON BUSINESS DIRECTORY

WMO EC is compiling data on Memon businesses operating in Europe. This information gathering will benefit all memons to advertise their businesses across Europe to start with.

Will help them to do business with other Memon brothers and sisters. To promote their businesses and give incentives, i.e., offering discounts, providing apprenticeships, business advice for start-ups and investment opportunities.

WMO EUROPE CHAPTER WELFARE ACTIVITIES

Europe and especially the UK has its own welfare system which provides legal aid, housing support as well as different kinds of benefit support and medical facilities. However, for our Memon's who cannot afford it, we offer free services in respect of legal, medical, social issues, etc. Professionals who are also listed on the website. We intend to have regional advisors giving advice on matrimonial, family disputes etc. Memons have called us several times this year 2021 regarding their housing, family welfare, and immigration concerns. We have been able to deal with the issues by discussing their concerns and coming up with practical solutions.

We support some of our Memon's with hospital expenses and funeral expenses if they are having financial difficulties. WMO Europe Chapter works hand in hand with our Apex Body Memon Association in London and Leicester.

NEW APPOINTMENTS

Mr. Salman Iqbal, President of WMO, extends a hearty welcome to Mr. Waseem Yousuf Adil, who has been appointed to the esteemed role of Deputy Treasurer, Central body.

Mr. Adil brings with him a wealth of financial expertise, being a member of the Association of Chartered Certified Accountants and an associate member of the Institute of Chartered Accountants in England and Wales. His impressive career spans

25 years in public practice, including training with Price Waterhouse Coopers as an auditor, followed by valuable contributions to Deloitte in the field of corporate finance.

The President, Management Committee, and the Chairman of the Global Youth Wing extend their heartfelt wishes for Nasir Iqbal's the new Regional Youth Executive – Europe Chapter. Nasir Iqbal, a holder of a BSc (Hons) degree from Heriot Watt University, stands as a dedicated Chartered Surveyor at Legal & General Group plc in London.

Nasir is dedicated to channel his expertise and experience toward the noble cause of the WMO, advancing sustainable development and empowering communities. He firmly believes in the pivotal role that the youth can play in shaping the trajectory of our planet's future.

WMO EUROPE CHAPTER MEETINGS

RMC Meetings

- 1st RMC Meeting held on the 13th September 2022.
- 2nd RMC Meeting held on the 08th January 2023.
- 3rd RMC Meeting held on the 06th of March 2023.
- 4th RMC Meeting held on the 17th of May 2023.
- 5th RMC Meeting held on the 11th of July 2023.

Working committee meetings

- 1st WC Meeting held on the 22th August 2022.
- 2nd WC Meeting held on the 29th September 2022.
- 3rd WC Meeting held on the 10th of November 2022.
- 4th WC Meeting held on the 20th of December 2022.
- 5th WC Meeting held on the 15th of February 2023.
- 6th WC Meeting held on the 01st of March 2023.
- 7th WC Meeting held on the 08th of May 2023.

Annual Meeting

- 7th Annual Meeting held on the 4th August 2022.

Imran Panaawala

Regional President

Shahzad Iqbal

Regional Secretary



SERVING MANKIND

2022 ANNUAL REPORT

Far East Chapter



Regional Management Committee 2020 - 2023

- | | |
|--|---|
| 1 Dr Haroon Admani - Regional President | 8 Haji Anver Ahmed |
| 2 Mr Ameen Bhaila - Regional Secretary | 9 Mr. Yusuf Bhadelia (Japanwala) |
| 3 Mr Abdul Razzak Osman Hingora - Regional Treasurer | 10 Mr. Iqbal Sathar |
| 4 Mr. M H Omar | 11 Mr. Shahid Sangani |
| 5 Mr. Eliyas Abdul Kareem | 12 Mr. Farook Kassim |
| 6 Mr. Ashraf Sattar Sayani | 13 Mr Yaseen Gani - APEX Representative |
| 7 Ms Shazia Sangani - Lady Member | 14 Mr. Saad Iqbal |

The Far East Chapter had a total membership of 188 as at 31-12-2022.

Membership Category	Number of Members
Trustees	4
Patrons	3
Apex	1
Life	93
Annual	44
Friends of WMO	15
Global Youth Wing	28

The increase in number of members is mainly due to the enrolment of 34 (28 Ladies & 6 Gents) new life members. This includes new members as well as Annual members converting to life members.

Details of Members Activities of Far East Chapter during the year ended 31 December 2022;

- 5 BOM meetings (RMC Meetings)
- 1 General body meeting

ZAKATH COLLECTION & DISBURSEMENTS

The details of Zakat Commitment, Collection and utilization for 2022 as given below;

Region	Commitment	Collection	Utilization
Sri Lanka	LKR 242,000,000	LKR 175,050,000	LKR 155,323,180
International (Pakistan)	USD 113,000	USD 113,000	USD 113,000

Utilization of Zakat - 01 Jan 2022 to 31 December 2022

Zakat Disbursed	No. of Recipients
Education Aid	461
Medical Aid	112
Housing Aid	107
Self - Employment	41
COVID Relief Aid	1
Total Zakat Disbursed	722

CONTRIBUTION TO OTHER PROJECTS

During the year 2022, WMO Far East have also supported Pakistan Chapter for flood relief projects

with \$113,000.

PROJECTS

Micro Financing.

The MICRO FINANCE SCHEME – the purpose of this loan program is to support Small Scale Entrepreneurs in the community. Far East chapter has commenced Phase VII (Seven) during November 2022. Up to December 2022, over 140 Memons have benefitted through this scheme.

- Far East Chapter Micro Finance Loan scheme has started the 7th phase.
- This scheme has helped lending to over 140 Memons.
- The current total lending is approximately LKR 18 million as at the end of 2022.
- Total No of loans disbursed 175
- Few beneficiaries have now become financially self-sufficient.

Total Micro Finance Fund Disbursed	Rs, 22 mn
Number of Phases	Seven Phases
Maximum Loan Amount	Rs. 1 mn
Total No of Recipients	140
Total No of Loans	175
Total No of Recipients Repeated	35

GIFT OF SIGHT PROJECT

Under this project, the Sri Lankan Eye Bank Society provides the donated healthy corneas to the World Memon Organisation Far East Chapter at cost which is sent to WMO Pakistan Chapter.

Arrangements have been made with Eye Hospitals in Pakistan to transplant 200 corneas with Zakat assistance. Each surgery costs worth of Rs.200,000 but through this thoughtful initiative, underprivileged patients can have their vision restored at zero expense. They have been provided with the perfect opportunity to lead a normal life by replacing their damaged corneas with healthy ones.

Project Period	2020/2022
Cost per Cornea <i>The new cost has increased to \$450</i>	\$200
Projected No. of Corneas to be donated	400
Donation Received up to 2022	325 Corneas
Corneas Sent to Pakistan	300 Corneas

EDUCATION PROJECTS

Darussalam College(DC) Project

Under this Project we are supporting Darussalam College, a 100 years old School with over 1200 under privileged students enrolled to uplift the lives of the students through education in order to make a better society. Our project is being implemented with the following assistance;

- Provide extra classes for Students facing major exams
- Providing additional classes after school hours
- Supporting to uplift sports activities, (Sport instruments, Practice Session, Coach salary)
- Important Logistical improvements (Science lab / Auditorium)
- WMO has a fulltime coordinator at Darussalam to assist this project
- Total estimated cost for all the above schemes per annum would be LKR 3.5mn.

Al Hijra Muslim Vidyalyaya

This is one of the Oldest Muslim schools in Colombo with only 385 Students.

- WMO Provides English/IT Volunteer Teacher salaries

School Upliftment Project

WMO FC has selected 2 Muslims schools in the Island, namely Fathima Muslim Ladies College of Colombo 12, and Alighar Muslim School - Kalleliya, with good Advanced Level Results and marginal university entrance rates. We have embarked on a mission to

increase the University entrance rates of these schools and to produce more professionals such as Doctors, Accountants and Lawyers to the society.

Hamza College

Hamza College, a predominantly Muslim college has a shortage of classrooms for their students and currently the students are crammed into the hall with partitions making it very difficult for the classes to be conducted.

LKR 10 million was spent so far out of the 10mn commitment for the construction of Ground + 1 Floor of the new building.

Donation Of School Books

WMO donated 500 packs of Exercise books at the cost of approx. LKR 1,500,000 to the needy children of Sri Lanka in the rural areas (mainly covering the North and East provinces). This included all communities living in Mannar, Nawalapitiya, Trincomalee areas.

Summary of Education Projects

School	Funded for	Amount (LKR)
Darussalam College	Education & Extra-Curricular Activities	2,924,620
	Coordinator Salary	720,000
Fathima Muslim Ladies College	Education	3,902,275
Alighar Muslim College	Education	1,663,800
Al Hijra - Kuppiyawatte	Education	480,000
Hamza College - Mutwal	Education	1,480,000
	Infra Structure-(Part of CR Building)	2,650,000
Presidents College - Kotte	Islam Teacher	180,000
Total for WMOFC Education project		14,000,695

LADIES WING ACTIVITIES

The Far East Chapter Ladies Wing organised the following projects as their local activities;

- **Memon Mela** – This project is a platform which provides Lady Home Entrepreneurs an opportunity to showcase their businesses to the wider Sri Lankan Community. This event was attended by over 60 entrepreneurs, who had installed stalls at the venue to introduce their products and talents to the community and the country, and attracted more than 2,000 visitors who also enjoyed the Memoni food very much.
- **Ladies Cricket Tournament** – The Ladies cricket was another successful event concluded by the ladies wing. There were 18 teams and many happy young memon ladies and over 200 participants.
- **Ladies Badminton Tournament** (Ladies Only Event) – Ladies wing successfully conducted a Badminton tournament with the participation of 80 ladies as part of 40 teams. The age groups were Under 16, 16-30 and Above 30. Event was fully sponsored by moose clothing
- **Senior Ladies Get together** - A gathering was arranged for the senior Memon ladies, it was a fun filled morning with games, light exercises followed

by lunch.

- **Cornea Donation** – Donated 05 corneas from the Ladies wing
- **Women Empowerment Projects** - This project involves in providing assistance in educating the Memon Ladies with Professional and vocational courses. We have spent the surplus earned from the other projects for these courses.
- **Hospital Ward Maintenance** – We have undertaken to maintain a Ladies ward in the General Hospital. We have also provided 100 chairs to the Children's in the lady driveway hospital.
- **Ladies Awareness Program** – We have conducted ladies awareness in the fields child psychology and women health and well-being in association with MASL. The specialists in the fields of Psychology and Gynecology professional were used to conduct these program.
- WMO Far East Youth Wing conducted two events Jointly with MASL;
 - » **Paanji Ghaal**, which boosted the means to show casing the importance of memoni language,
 - » **Pool Tournament**, recreational event to facilitate fellowship among the youth of the community.
- **Annual Ifthar** organized with 100 orphans and followed by Dinner and prayers at Ishatul Islam Child development center
- **WMO2 - Tree planting project** of Global Youth Wing initiated in Sri Lanka. The best way to preserve the environment for our future generations. The trees we planted in the Knuckles Forest reserve. This will also last through eternal life in terms of sadaqa.

YOUTH WING ACTIVITIES

Global Youth Wing (GYW) Far East organised the following projects as their local activities;

- **Starting with Champion League Season Two** – This was held in Colombo with 8 teams of 10 players each (top 8 teams of the Memon Association of Sri Lanka annual cricket tournament finalist of previous 2 years) competing with each other to prove to be champion amongst the champions.
- WMO Far East Chapter Youth Wing distributed school stationeries to the primary section students of Arethusa College in Colombo, Sri Lanka. As many students are affected by the ongoing pandemic and parents are finding it difficult to purchase their children's school books etc.

Dr. A. A. Mohamed Haroon

Regional President

Ameen Bhaila

Regional Secretary



2022 ANNUAL REPORT

Middle East Chapter



Regional Management Committee 2020 - 2023

- | | |
|--|---------------------------------------|
| 1 Mr Ahmed Abubakar Shaikhani - Regional President | 21 Mr Muhammad Ashraf Amdani |
| 2 Mr Haroon Mohammad - Regional Secretary | 22 Mr Muhammad Iqbal M. Younus Tabani |
| 3 Mr Altaf Muhammad - Regional Treasurer | 23 Mr Muhammad Shabbir Merchant |
| 4 Mrs Rashida Vahedna | 24 Mr Nasir Bhadelia |
| 5 Mr Afzal Allah Rakha | 25 Mr Iqbal Dawood Pariyani |
| 6 Mr Khurram Kalia | 26 Mr Salman Iqbal |
| 7 Mr Salman Muhammad Iqbal Aboobakar | 27 Mr Arif Lakhani |
| 8 Mr Muhammad Sabir | 28 Mr Iqbal Yaqoob Gandhi |
| 9 Mr Tawfeq Jaliawala | 29 Mr Imran Farooq |
| 10 Mr Gulam Mohamed Iqbal | 30 Mr Zunaid Aziz Moti |
| 11 Mr Arsalan Tabani | 31 Mr Muhammad Bacai Noon |
| 12 Mr Junaid Ahmed Merchant | 32 Mr Saleem Karsaz |
| 13 Mr Muhammad Munir | 33 Mr Yaqoob Iqbal |
| 14 Mr Mahmood Shaikhani | 34 Mr Abdul Majid Ranani |
| 15 Mr Ismail Gadit | 35 Mr Shafiq Toufiq A. Aziz |
| 16 Mr Iqbal Yaqoob Ghani | 36 Mr Kamran Ghani |
| 17 Ms Shabana Abdul Razzak | 37 Dr Ashfaq Konchwalla |
| 18 Haji Abdul Sattar Pardesi | 38 Mr Abdul Aziz Omer |
| 19 Haji Ahmed Abdul Karim Gadit | 39 Mr Khalid Dhedhi |
| 20 Mr Khalid Dhedhi | |

Welfare Activity At a Glance (Jan-Dec 2022)

Project Name	No. of Units	Benefited Area	Amount in AED
Education Assistance	1,700	UAE, PK	894,000
WMO Food Program	200,000	UAE, PK, IN	800,000
Memon Hospital Palghar	N/A	IN	367,000
Financial Assistance	500	PK	600,000
Ramadan Meal	30,000	UAE	205,720
Housing	12	PK	87,880
Winter Protection	4,000	UAE, PK, IN	83,528
Ration Bags	1,500	UAE, PK, IN	86,348
Flood Assistance in Pak	N/A	PK	42,734
Prisoner Tickets	30	UAE	19,870
Other Welfare Work	N/A	UAE	33,100
Total			3,220,180

Education Assistance in Pakistan

WMO believes Education is a fundamental Human Right.

Education is an important in helping improve lives, break the cycle of poverty and ensure that all people, particularly children have control over their destine.

One of the principal aim and objective of WMO is to facilitate the promotion of education at all levels.

WMO ME through Donors have managed to support over 1,700 Needy students studying different school in Pakistan as well application received for Education Assistance of families in UAE. Mr. Ahmed Shaikhani our Regional President personally involved in all the processes and with his guidance ME Chapter has structured the Education Assistance mechanism which is currently in place and benefiting the community people.

WMO ME set the benchmark where students should have a good education & attendance record, simultaneously making sure its real needy person in co-ordination with different Memon Jamats.

It is our firm belief that Education is the most Powerful Weapon which you can use to change the World hence we remain indebted to our donors for supporting this pertinent cause.

Memon Hospital Palghar

This project is a need for the District of Palghar and will serve over 2 million residents with overall benefit going to WMO for establishing the Hospital. The Project construction is on going and looking for funds. WMO ME through its donor contributed AED 365,000/-towards construction of the Memon Hospital which once complete will have a capacity of 135 Beds.

Financial Assistance in Pakistan

A total of 500 families being benefitted as a financial support of Rs. 5,000/- each by Mr. Farooq Ahmed Bha and Mr. Imran Farooq Bha who generously donated in Pakistan a sum of Rs. 2,500,000/- (AED 60,000/-) each month totaling Rs. 30,000,000/- (AED 600,000/-) for the full year to the deserving families in Pakistan.

Ramadan Ration Food Program

In keeping with the bountiful spirit of giving during the Holy month of Ramadan, WMO Middle East Chapter distributed food packs to the underprivileged families that dwell in their corner of the World.

Each pack consists of several kgs of essential food items such as rice, wheat, dal, sugar, tea, oil and other necessary commodities. During the Month of Fasting we would like to ease the burden on our Muslim brothers and sisters hence we are doing our bit to bring food on their table.

A total of 1,500 bags delivered in the Month of Ramadan to Pakistan, UAE, India and Egypt. Mr. Haroon Mohamed our Regional Secretary personally supervised the distribution in UAE, India & Egypt and Mr. Altaf Muhammad our Regional Treasurer handled Pakistan distribution part.

We are thankful to our donors who have generously donated and made this campaign successful.

The World Memon Organisation Middle East Chapter has led by example and always from the front when it comes to Serving Mankind.

During the Month of Fasting we would like to ease the burden on our Muslim brothers and sisters hence we are doing our bit to bring food on their table.

In the Ramadan of 2015, the Chapter started serving Iftar meals for the entire duration of the holy month by Mr. Mahmood Shaikhani current Deputy President of WMO. Since then the Ramadan Iftar Camp has become an annual feature on the WMO Middle East Chapter Calendar.

In the year 2020, due to the Corona outbreak, iftar meal boxes were distributed to the marginalised as WMO Middle East Chapter adhered to Covid protocols and refrained from setting up Iftar Camps to avoid large gatherings. The same ritual followed in 2021 and over 20,000/- such bags were distributed in six different places of Dubai Sharjah & Ajman. Alhamdulillah this year again Ramadan Iftar Meal Box campaign was a great success and we have served over 30,000/- Iftar Meals during the month of Ramadhan to poor migrant workers toiling away in various industrial areas of UAE. We are grateful to our donors for their generosity.

Distribution of Air Tickets to Prisoners

Under the regional leadership, WMO Middle East Chapter contributes on a regular basis towards the

air travel of detainees languishing in prison as they do not have the requisite funds to fly back home after serving their time. Mr. Ahmed Shaikhani, Regional President is looking after this project and give excel to this noble work.

WMO firmly believe that you can't put a price on freedom and alleviates the pain of the family members by reuniting them with their loved ones through this noble endeavour.

Distribution of Woolens in Karachi, Pakistan

WMO ME Chapter & Pakistan Chapter in joined efforts distributed Woolens

Blankets were delivered Memon families residing in Slump Areas of Pakistan. WMO PC Chapter fully support this initiative and this Project is achieved with the Guidance of Regional President.

A lot has been accomplished but a lot more needs to be done. We hope our donors will spread the joy this holiday season by warming up to this pertinent cause.

The Middle-East Chapter has been on the forefront of the feeding program with bags being delivered in the Emirates of Dubai, Sharjah and Ajman.

The Ramadan Ration Bag campaign has transcended borders with food packs reaching India & Pakistan as well.

We are grateful to our donors for their generosity. Your funds enable us to ease the burden on our Muslim brothers and sisters in the blessed month of Ramadan by bringing food to their table.

WMO Food Bank Program

Apart from Ramadhan Food Campaign, WMO Food Bank project continues in the Middle-East with meal packs being delivered in the Sonapur Industrial Area of Dubai.

The Sonapur Industrial Area is home to many migrant workers from India, Pakistan, Bangladesh and Africa. These brothers have travelled many a miles in search of a better life for their families back home.

They are mostly employed in the bustling Middle East construction industry. They toil laboriously throughout the day, building skyscrapers that will soon adorn the Dubai skyline. Mr. Haroon Mohamed, Regional Secretary personally involved in this noble cause and did frequent visits to supervise and oversee the arrangements.

WMO ME Chapter also contributed through its donor to feed different areas of India & Pakistan as well.

May Allah SWT accept our humble endeavors and reward our donors for their generosity.

EVENTS & PROGRAMS

- Mr Yusuf Kamdar, esteemed WMO Trustee hosted Mr. Bashir Sattar at the popular Nayaab Handi restaurant in Dubai. The lavish dinner reception in honour of visiting WMO Secretary General was attended by prominent members of the Middle East Chapter. The Kamdars are endearing hosts. Most members of the WMO family have had a taste of their exceptional hospitality and the memorable evening was yet another notch on the belt of the gracious Yusuf Kamdar.
- Mr. Muhammed Farooq Samana Hosted Dinner in an of Mr. Salman Iqbal Mohammed Farooq Samana and his family hosted a grand dinner reception to honor WMO President Mr. Salman Iqbal for being conferred the Sitara-i-Imtiaz. The venue was the popular BBQ Delight in upscale JBR and the event was graced by prominent members of the WMO Middle East Chapter who welcomed visiting Secretary General of WMO Board of Trustees, Mr. Shoaib Ismail.
- The 05th Regional Management Committee (RMC) meeting of the WMO ME Chapter (ME) was held at Park Regis Hotel, Business Bay Dubai on the 26th of March 2022. Mr. Ahmed Shaikhani Regional President of WMO ME presided over the meeting with his usual flair and abundant energy. It was a well-attended program attended by RMC Members including Ladies & Youth Wing. Mr. Haroon Mohamed Briefed ME Chapter activities for the year 2021.
- The dynamic Global Youth and Ladies wings presented the large body of work accomplished by their respective head Mr. Khurram Kalia & Mrs. Shabana Abdul Razzak over the past year and apprised the gathering of their upcoming projects. Meeting come to an end with a Soulful Dua for the Community & Humanity.
- Lunch in an honor of Moulana Saqib Raza Mustafai – jointly by Mr. Ahmed Shaikhani, Regional President & Mr. Haroon Mohamed, Regional Gen. Secretary WMO. A Lunch hosted by Mr. Ahmed Shaikhani & Mr. Iqbal Dawood in an honour of Hazrat Moulana Saqib Raza Mustafai, Islamic Scholar on March 05th, 2022 at Dubai Restaurant. Prominent Business Personalities and Trustees, Patrons & Members of WMO on the Occasion. Moulana Saqib Raza Mustafai graced the occasion and emphasize to follow Islamic principal in philanthropic work carried out by all.
- Event Organised by WMO Middle East Chapter on the Occasion of Women's Day. A memorable event was organized by the WMO ladies wing Middle East Chapter on the occasion of Women's day, at the Pakistan Association Dubai auditorium. The better half of the honourable Consul General of Pakistan attended the event, along with global dignitaries, Patrons, Trustees and spouses of prominent members of the organisation. The central objective of the event was empowering, appreciating and encouraging the ladies of our Memon community. Mrs. Shabana Abdul Razzak daughter of Abdul Razzak ARY and Chairperson WMO International Ladies Wing underlined the ethos of our organization "United we stand and thats how we work together". Life Achievement Awards were conferred on Inspirational figures of WMO Middle East Chapter who tiringly work towards the betterment of our community. The list includes Mrs Zubaida Abdul Razzak, Mrs Zubeda Majid Alimohmed, Saeeda Yakoob, Rashida Vahedna and Maimoona Darvesh. The WMO presentation presented by our Senior Advisor to Ladies Wing Middle East. Mrs. Zeenat Yaseen Merchant, highlighted the amazing work done by WMO and Ladies wing Middle East over the years. Gifts sponsored by ARY were presented to the speakers and appreciation certificates were awarded to our Memon influencers and House of Hue Event Management Services LLC for the event flow and entertainment onboarding of Seen Band. Team work is key and I applaud my WMO Ladies Wing Middle Chapter VP Sidrat Imran Farook and all the team members and committee heads for being available and on hands along with the volunteers who stood beside me to get the event go so smoothly. Thanks to our beautiful guests who attended and appreciated our efforts. Jazakallahu khairan to all our sponsors and Pakistani Association Dubai who collaborated with us. This blissful evening ended with high tea and refreshments. Our favorite Seen band came to lighten up the atmosphere with Tajdare-Haram. They helped to engage people of all ages with their delightful performance.
- A successful event was organized by WMO ME Chapter in joint collaboration with PBC Dubai under the supervision of Mr. Ahmed Shaikhani who lead both the Organization. WMO activities were show cased by Mrs. Hamida Chara & Mr. Iqbal Dawood, who attended the program, Mrs. Samina Alvi, the first lady & the Ambassador of Pakistan to UAE Mr. Afzaal Mahmood praised the activities performed by WMO & specially Ladies Wing under the leadership of Mrs. Shabana Razzak as the occasion was to celebrate International Women's Day.
- WMO Suhoor Program – Park Regis Hotel, Dubai. The legendary Middle-Eastern hospitality came to the fore when the Chapter hosted 75 couples for Suhoor at the Park Regis hotel in Dubai. The occasion also marked the birthday of Mrs. Shabana Abdul Razzak. The global ladies wing Chairperson celebrated by cutting a cake amidst family and friends. The night will be remembered for the delectable food, the warm camaraderie and the sparkling conversations, perfect ingredients of a memorable evening in dazzling Dubai.

- WMO Strategic Review Meeting in Saadiyat Island, Abu Dhabi. The WMO Strategic Review Conference at the opulent setting of the Rixos Premium Saadiyat Island in Abu Dhabi commenced with a warm welcome note from Mr. Salman Iqbal. The august gathering of Trustees and other towering stalwarts of WMO have come together from across the globe to celebrate the 20 year anniversary of their beloved organization. And to give their invaluable inputs that will keep WMO going strong for the next 20. Over the past two decades, the WMO AGMs have been one of the most sought after social events on the Memon calendar. After a prolonged gap of over 2 years due to the Covid crisis, the WMO Strategic Review Conference offered the perfect opportunity for the WMO members to congregate in Abu Dhabi. It was heartening to watch the WMO family come together once again. And the palatial Rixos Premium Saadiyat Island was just what the doctor ordered as everyone bonded over the pristine white beaches of the United Arab Emirates.
- Mr. Majid Ranani, Patron WMO ME - Hosted Dinner in an honor of Mr. Salman Iqbal, President & Visiting International Delegates of WMO. Mr. Majid Ranani, esteemed Patron of WMO Middle East Chapter hosted Dinner in honor of Mr. Salman Iqbal & International Delegates visiting Dubai. The visiting Office Bearers of WMO International & Regional Obs and other distinguished members of WMO Middle East Chapter were invited to Dinner at the popular Bar Bq. Tonight Restaurant restaurant in upscale Jumeirah. Mr. Ahmed Shaikhani, Regional President WMO Middle East Chapter welcomed dignitaries.
- Dinner in an honor of Visiting International Delegates jointly by Yusuf Kamdar Bha, Feizul Ayub Bha & Haroon Mohamed Bha. The dinner reception for the visiting WMO delegates, hosted by the splendid quartet of Yousuf Kamdar, Haroon Mahomed, Feizul and Aadil Ayob at the specialty South African food restaurant Hyperama was indeed special. The creme de la creme of the Memon business and philanthropic communities from India, Pakistan, the Middle-East, Europe, the Far East, Africa and America attended the event. An elite guest list, delectable food, sparkling conversations and the exceptional hospitality made the dinner reception an unequivocal triumph. The young Salman Iqbal and the octogenarian Satar Dada, current and former WMO Presidents were the guests of honor. The event was the perfect amalgamation of age, wisdom, youth and beauty as the ladies, the gentlemen and the youngsters from across the globe came together to spend a memorable evening in the bustling Emirate of Dubai, a city which so aptly, is the new melting pot of the World.
- Meeting of Two Regional Chapters of WMO. On Saturday 14th May 2022, a fruitful meeting took place between Mr. HM Shahzad - Regional President WMO Pakistan Chapter and Mr. Ahmed Sheikhani - Regional President WMO Middle East Chapter at the WMO House in Karachi. Amongst the several important matters discussed, education for all, higher education, widow welfare program, housing and rehabilitation were on top of the agenda. The education of 6000 Pakistani children, 200 home applications and hundreds of destitute women will be supported by the Middle-East Chapter. Both Chapters have worked closely in the past and this symbiotic relationship will continue to flourish as many more joint projects will be announced in the near future for the betterment of the community and Humanity.
- Membership Committee Organized by Mr. Altaf Muhammad Treasurer & Head of Membership Committee WMO ME Chapter. Mr. Altaf Muhammad, Regional Treasurer of WMO Middle East Chapter and Chairman of the Membership Committee hosted a meeting to draw up an action plan and chart out a course for the furtherance of membership in the Middle-East region. Mr. Ahmed Shaikhani, Regional President and Mr. Haroon Mohamed, Regional Secretary General gave their invaluable inputs to increase membership. A slew of activities are planned in the coming weeks and months to attract membership. The meeting ended with a dinner hosted by Altaf Muhammad. Nothing like some good greens to boost the grey cells.
- Distribution of Meat on the occasion of Eid-Al-Adha. In the auspicious occasion of Eid Al Adha, WMO Middle East Chapter distributed offerings of meat in the Ajman industrial area. The industrial estate is home to many poor migrant workers from India, Pakistan, Bangladesh and Africa. These brothers have travelled many a miles to provide a better life for their families back home. Mr. Haroon Mohamed, Regional Secretary General personally distributed meat to the gathered crowds.

Local AGM.

The WMO Middle East Chapter AGM hosted at the upscale Park Regis Hotel, Dubai was a well-attended affair. The creme de la creme of the Middle East business and philanthropic community congregated at the event. It was the perfect amalgamation of age, wisdom, youth and exuberance as Memons of all ages, from across the Emirates came together to spend a memorable evening in Dubai. There were many moments that stood out - the warm welcome note by Mr. Salman Iqbal - President WMO, the prolific ME Chapter presentation by Mr. Haroon Mohamed -Regional Secretary General, the comprehensive Financial Report by Mr. Altaf Muhammad - Regional Treasurer and the remarkable body of work accomplished by the Ladies Wing under the

leadership of Mrs. Shabana A. Razzak. Exceptional humanitarian work, extensive community programs, wonderful camaraderie and the gracious hospitality made the Middle East Chapter AGM an unequivocal triumph.

WMO AGM Working Committee - Series of Meetings

- The Middle-East Chapter AGM volunteers committee is burning the proverbial midnight oil to make perfect arrangements for the visiting delegates. The upcoming AGM marks a significant milestone as it is the 20th Anniversary of the World Memon Organisation. We express our gratitude to our volunteers and our hosts who worked tirelessly behind the scenes to make it a very special 20th WMO AGM.

20th WMO AGM - Meydan Hotel, Dubai, UAE

- World Memon Organisation: The 20th WMO AGM hosted in Dubai, the first physical AGM under Salman Iqbal's Presidency, received special praise and widespread acclaim in the international press, including the prestigious Khaleej Times and Gulf News. The event was an unequivocal success. We captured Salman Iqbal at myriad moments of the AGM. And if you closely follow the President's directions, WMO is going only in one - onwards and upwards. World Memon Organisation: The 20th WMO AGM, hosted by the Middle-East Chapter in the vibrant city of Dubai was a memorable event. The physical AGM returned to the port city after a gap of three years and the hosts were waiting in anticipation to welcome the international delegates with open arms. The warm camaraderie, fellowship and affiliation of Memons from all corners of the globe towards the World Memon Organisation was strikingly evident by the colossal turn out at the event. The large representations from Pakistan, India, North America, Europe, Africa, the Far East and the host country of UAE, endorsed WMO as the truly global, umbrella organization which unites Memons from all corners of the World. It was a celebration of Memon brotherhood and strengthened the irreplaceable bond of sisterhood. The Program also included Youth Wing, Ladies, Management Committee Meeting as well as Trustee Meeting. We express our heartfelt gratitude to our gracious hosts, the WMO Middle East Chapter for delivering an unforgettable AGM. Mr. Altaf Muhammad Regional Treasurer - Dinner in an honor of International Delegates. Mr. Altaf Muhammad, Regional Treasurer of Middle East Chapter hosted a sumptuous dinner reception for visiting international delegates of the 20th WMO AGM.

WMO ME Chapter - Winter Cricket League

The Winter Cricket League Cricket Tournament organized by the WMO GLOBAL Youth Wing - Middle East Chapter concluded successfully which was held on November 18th to 20th, 2022 at the Skyline University Grounds, Sharjah. Mr. Faisal Vahedna, our Life Member who always come in forefront and be a Main Sponsor for the Cricket Tournaments.

WMO Middle East Chapter - Membership Report

Membership Category	Number of Members
Trustees	14
Patrons	15
Life Members	245
Friends of WMO	103
Youth	295
Total	672

CONCLUSION:

Concluding this report with a prayer to Allah (Subhanahu-wa-ta-Aala) to help us unite in His cause to serve humanity better in order to gain His pleasure! Aameen! Al Hamdullillah by the Grace of Allah WMO ME Chapter has done a welfare work of over AED 3,200,000/- in the year 2022.

Ahmed Shaikhani
Regional President

Haroon Mohamed
Regional Secretary



2022 ANNUAL REPORT

North India Chapter



Regional Management Committee 2020 - 2023

- | | |
|--|--|
| 1 Mr Ehsan Gadawala - Regional President | 21 Mr Ismail Hasan Nathani |
| 2 Mr Shabbir Patca - Regional Secretary | 22 Mr Bilal Latifbhai Memon (Tinwala) |
| 3 Mr Haseen Aghadi - Regional Treasurer | 23 Mr M Suhail Yacoob Khandwani |
| 4 Mr Vasim Kapadia | 24 Mr Mansur Abubaker Mehta |
| 5 Adv Yameen Thara | 25 Mr Samir Ahmed Hingora |
| 6 Mr Imtiyaz Zakaria Motorwala | 26 Mr Gani Abdul Majid Memon |
| 7 Mr Shafi Ayub Mulani | 27 Mr Faisal Ebrahim Supediwala |
| 8 Mr Mohammed Farook Chandiwalla | 28 Dr Zahid Abdul Majid Noorani |
| 9 Mr Usman Vali Mohamed Dalal | 29 Mr Mohammed Asif Furniturewala |
| 10 Mr Kadir Memon | 30 Mr Mohammed Afzal Abdul Gaffar Sopariwala |
| 11 Mr Asif Motlani | 31 Mrs Hamida Bhiwandiwalla |
| 12 Mr Javed Doula | 32 Mr Abdul Razzak Haji Sopariwala |
| 13 Mrs Taslimbanu Galeria | 33 Mr Irfan Abdul Latif Bhamla |
| 14 Ms Naziya Pakizwala | 34 Mr Hamid Nathani |
| 15 Mr Iqbal Officer | 35 Mr Ilyas Kapadia |
| 16 Mr Tanvir Merchant | 36 Ms Tehmida Toufik Lakhani |
| 17 Mrs Maseela Maqsood Naviwala | 37 Mr MD Sharif N Memon |
| 18 Mrs Razia Chasmawala | 38 Mr Riyaz Wahid Teli |
| 19 Mr Zubair Amanullah Motiwala | 39 Mr Irfan Majid Khimani |
| 20 Mr Zubair Chasmawala | 40 Mr Mohamed Amin Mohammad Nathani |

"In the Name of Allah, the Most Beneficent, the Most Merciful. All the praises and thanks be to Allah, the Lord of the 'Alamin (mankind, jinns and all that exists).

"It is also charity to utter a good word." - Prophet Muhammad (P.B.U.H).

Charity is the act of giving help to those in need of it. It is a humanitarian act which involves giving money, goods, time and effort to those who need it. It is done without expecting something in return.

I started my journey as a regional vice president of WORLD MEMON ORGANIZATION in the year 2017 and Alhamdulillah now WMO NIC is a leading organization working as a Non-Profitable Charitable Organization involved in various social activities for entire humanity & especially for Memon Community.

WMO NIC as an organization strictly follows work transparency, dedication & motivation to Memon Community. WMO has provided humanitarian and development assistance to the people across North India Chapter. We provide assistance in the areas of Housing, Education, Health, Matrimonial, etc. We have worked to ensure that our beneficiaries' get what they deserve. It was also observed that major part of people's earning is going in paying rent and thus our main motive is to provide shelter to the deserving applicants so that they can live in their own DREAM HOME without paying any rent. We also conduct Job Fair and offer Micro Finance (Interest Free Loan) to make them financially capable in the

society. World Memon Organization also supports Ladies wing where they support needy women by providing them financial assistance, educating women of the community, training and crafting the women with self-employable skill to make them financially independent and providing interest free loans to them so that they can start their own business ventures, etc. The organization is also preparing the youth of the community for betterment of the society. Youth wing is focusing on getting the youth together from different domains and expertise of the community on one common platform so that the community reaps the benefits of the same. Some of the important areas that have listed out by the youth wing are School children education, Re-skilling of the youth in various fields and Medical Facilities, etc. Uphold, Uplift – are those beautiful 'WORDS' for WMO, but simultaneously we believe in that "To succeed you have to believe in something with such a passion that it becomes a reality and the end result of kindness is that it draws people to you."

Ehsan Haji Amin Gadawala
Regional President

Education Help

WMO promotes and supports Education as it is one of the key components for an individual's success. It has the ability to shape one's life in the right direction.

Education is a process of imparting or acquiring knowledge, developing the powers of reasoning and judgment. It prepares oneself or others intellectually for mature life. It improves not only the personal life of the people but also their community. Thus, one cannot neglect the significance of Education in life and society.

Systematic and Professional working strategies have been adopted so that a deserving applicant may not miss to avail benefit and getting education. WMO has helped 658 deserving students this year and all this is possible by the kind Mercy of The Almighty Allah Subhanahu Wa Ta'ala and the best support of Nathani Charitable Trust.

Ration Help

World Memon Organization, India helped for the ration to the underprivileged in the month of Ramadan through social welfare activities and delivering essentials items to people in the affected areas through our widely-spread network of WMO i.e. Board Members, City Chairman, youth wing volunteers and along with the other NGO associated.

All this was not possible without the help of our Local Memon Jamats, and Welfare institution. WMO is working with Humanitarian & Charitable causes irrespective of Caste, Creed, Criticism and Religion with the ultimate goal and objective of being uplifting the under privileged sections of the society & Memon Community, and in the process of contributing to the task of nation building.

Housing Help

A world in which only a few can afford housing is not sustainable. Everyone deserves a safe place to live; it can transform the quality of life of individuals and families. Today, however, most cities around the world are facing major challenges in providing safe and adequate housing for their people, especially cities that are growing rapidly and where the affordable housing options are limited. Even those who earn steady wages are unable to buy or rent affordable housing. Rents remain alarmingly high and out of line with incomes forcing many to pay more than 50% of their income each month on housing. Key workers such as teachers, police officers, firefighters and nurses cannot afford to live near the communities they serve, instead having to bear the costs – in time and money – of commuting.

Many Altruistic and Philanthropic personalities of Memon Community realized to cater the basic needs to the Memon families and especially in Metro-cities now as it is not possible to buy your own flat or house. By the kind mercy of The Almighty ALLAH Subhanahu Wa Ta'ala, WMO is able to fulfill the Own House Dreams of Memons into Reality.

Financial Help World Memon Organization also supports people financially where our main motive is to help poor individual of the community with

some financial help. Such case might come from any part of India. We have already helped number of widows and destitute' under this project by providing them a specific amount on quarterly basis and also help many other individuals. School Uniform Distribution Drive It is rightly said, "Uniforms represents the school" . However, Uniform are inaccessible to a large number people because of their meagre purchasing power which is sometimes perhaps not even sufficient to pay for their basic needs like food and shelter. Underprivileged people are denied their basic rights and are thus victims of the vicious circle of poverty. This vicious circle can be broken by educating these people which can be done if unifrom are made accessible to these people. Hence, World Memon Organization organizes various uniform distribution campaigns throughout the year to provide free uniform to underprivileged children. These campaigns are very beneficial for realizing the sustainable development goal of providing education to all. Medical and Medical Equipments Help WMO also supports medical patients by helping them with their monthly medical expenses. In the year 2022, WMO supported 10 patients. WMO has not only supported for medicines expenses but also setup WMO laboratory at Anand by which patients can get their test done at reasonable price. The Gift of Sight World Memon Organization in collaboration with Khimat-E-Khalq & Hopes India Foundation organized free eye check-up camps in different areas of Mumbai. Free eye examinations were conducted of the underprivileged. The eye camps were well equipped with all the necessary gears for examining the patients' eyes. These eye checkup camps took place in Ghatkopar, Mumbra, Thane, etc. Till date more than 1000 Cataract surgeries took place which was all done free of cost for the patients.

Project Farishtey Children born with disabilities are so "special" that a person working for them has to understand and comprehend situations as well as people. Every child with a special need is different and so we have to understand the level of need for each child and devise a specific method. We at World Memon Organization help such students under our one of its kind program "Project Farishtey" for their studies. We also help individuals who are especially able to start their own business by providing them Auto Rickshaw or any other equipment which can become an earning source of their life and also help them for purchasing own house.

Project Mohabbat

WMO initiated project Mohabbat on the eve of Eid – E – Milad – Un – Nabi (Birthday of the Prophet S.A.W) with the objective to spread love (Mohabbat). Unbounded and everlasting love that Prophet Muhammad (PBUH) has in his heart for his Ummah, immeasurable love that we have towards our beloved Prophet and the love that we can express towards our fellow human beings by undertaking charitable endeavors that would uplift Humanity.

WMO teams organized and executed Project Mohabbat across more than 200 towns & cities in India and amongst all age groups, irrespective of caste, religion, community or creed. Fresh fruit packets were distributed to the ailing at hospitals. Food packets were distributed at various venues including orphanages, old age homes and hospitals. Medical camps were organized and arranged across India to provide medical assistance to the suffering. Medicines were distributed at hospitals. Blood donation camps were organized to encourage youngsters to donate this life-saving commodity to hospitals and blood banks. School kits were distributed to children in order to encourage education amongst the poor. New and used clothes were delivered to the ailing in various hospitals. Three wholesome meals, clothes, medicines and consultations were provided to cancer patients in Mumbai. Mrs. Raziabai Chasmawala with her team distributed clothes, Slippers, Food to the children's and 5000 Sanitary Napkins to the poor and underprivileged women for creating hygienic awareness among them.

Individual Marriage Help We try to support the girl and her family by giving them financial help for bearing the expenses of the wedding. We believe that no girl should be treated as a burden just due to her marriage expense. We aim to provide the funds required for a wedding and help such families and brides.

Mass Marriage Help

Family runs on indispensable responsibilities having Moral values and it becomes very difficult for a poor family to meet wedding expense. Finance is not a big deal but Family Peace and dignity matters which is emphasized by WMO. Whatever legitimate expenses or basic commodities required for Newly Married couples is being provided equally in Mass-Marriages.

Memon Hospital (Palghar Hospital)

"MEMON HOSPITAL" The second dream project of World Memon Organization. 117 bedded multi-specialty hospital is being built at Shirgoan Village, District-Palghar, a village approx. 100 kms from Mumbai towards Gujarat. and 7 Km from Palghar Railway Station. World Memon Organization in collaboration with Palghar Memon Welfare Trust (PMWT) started initiative to provide Charitable and self sustaining Hospital in Palghar area. They are actively involved in Humanitarian services in different part of the world. The reason to build a hospital is that there is lack of proper medical facilities in around 100 - 150 km of Palghar. There are 500 to 600 families of our community residing in that locality surrounding 50 to 60kms. There are 100 to 120 small villages and they have to travel 150 km for the treatment and that also no such facilities are provided under one roof. This hospital is being built in 2 phases, The Phase I is having 56 Beds, which Consists of 4 beds- Emergency/ ICU, 17 beds - General Beds for male, 19 beds -General

Beds for female, 5beds - AKD , 4 beds – NICU, 3 Beds Pre Post labour Room and 4 beds Single Room.

Ummeed School.

A Dream Project of WMO North India Chapter has become the perfect reflection of Humanity, the Hope for abandoned section, the care and love for Specially Abled children, a restoring hope and support to parents/guardian of these children. The name-UMMEED reflects its true Action for Humanity. Ummeed Foundation established in 2011 in densely Muslim populated Suburban Area of Mumbai. The Foundation consists of small apartments with tiny classrooms; it remains the only beacon of hope for hundreds of underprivileged Muslim families and even Non Muslims too.

Shegaon School Construction Help

In 1905 the forefathers of Memon family in Shegaon envisioned that there must be an education institution for the community. To fulfill this pious mission Saleh Mohammad Jamal of Memon family purchased the Land in 1905. Later on they founded Anjuman School and all the expenses of the school have been paid by Alhaj Sattar Ibrahim Seth Sahab of Memon family.

At this time Anjuman education society proposed the financial and moral support to WMO for the cause of education. In view to promote the quality education among the students of the community, WMO sanctioned the construction work for the Anjuman. The newly constructed building by WMO will fulfill the need of the quality education of these students.

The advent of WMO has increased the spirit and enthusiasm of the society to work towards the goal of quality education of the needy. WMO becomes the ray of hope for the institution to flourish in the future. It is due to the encouragement given by WMO that even during the Pandemic, the school has faced challenges bravely and continued on-line education for the students as well as provided door step school to bridge the gap of education. Micro Finance Micro finance is defined as a provision of financial services that's available to low-income people. This type of loan helps aspiring entrepreneurs generate income, build assets, manage risks and meet their household needs. WMO provides small loans to such needy people for Education purpose, helping micro entrepreneur to boost their business, needy people for purchasing a new house, Jamats for constructing Community Halls, Medical help loans and Loan for Business Vehicle (Ola, Uber, etc).

Jasdan Housing Colony

World Memon Organization is coming up with one more legacy project in Jasdan, Gujarat. The housing colony will consist of total 40 houses which will be provided to the needy and underprivileged Memon families. Construction work of the colony has already been initiated. This project will give World

Memon Organization one more feather on its Cap. Innauguration was done by the hands of Dr. Nasir Fulara and Mr. Shabbir Patca.

Project Langar

Keeping in line with the WMO Food Bank, several cities organized Langar in different cities of India. Under this project meals were served to the needy gatherings. Mrs. Raziabai Chasmawala alone distributes approximately 500 Food Packets on daily basis to the poor ladies and starving children.

World Memon Organization – North India Chapter AGM, 2022

Annual General Meeting of World Memon Organization North India chapter was held on Sunday, 21st Ahmedabad 2022 at 11am at Lokhandwala party plot. Meeting was attended by 225 (approx) members, including Office Bearers, RMC, Patron Members, Life Members & invitees. Meeting was commenced with recitation of verses from Holy Quran by Mr. Asif Motlani and Sadqa was collected. Tribute was given to our unforgotten members i.e Late Sayed Hussain Miya Late Mrs. Maleka Haji Ami Gadawala, Late Mr. Abdul Lateef Madgoankar (Jafar Bhai) & Late Mr. Haji Harron Haji Hussein Bandhukia. Mr Ehsan Gadawala presented the activities done by WMO NIC. WMO NIC Ladies Wing Activities were presented by Mrs. Raziabai Chasmawala. Felicitation was done of our prominent members who have actively worked to provide necessities to people at large during the hard time of Covid-19 and for the society for Humatarian work. Project O2More than 25000+ trees were planted at various locations Palghar, Akola, Nanded Jasdan. And Even Garden was Developed in the Premises of Sarkhej Roza Dargah.

Thanks & Acknowledgement

Alhamdulillah, Whatever has been done till today under the Dynamic Leadership of our Hon'ble Vice President of WMO – North India Chapter, Mr. Ehsan Haji Amin Gadawala and Guidance of the entire Regional Managing Committee Members and support of our International Board Members we have achieved Great Success.

I sincerely thank ALL COMMITTEE MEMBERS for their Time, Devotion and Hard work in discharging their duties in an excellent manner.

I am also grateful to WMO International, other Donors and well-wishers for their constant support and encouragement.

May Allah bless all of us and grant us the strength to continue our work with Unity and Solidarity for the Welfare and well-being of Humanity at large and the Memon Community and Muslim Ummah in particular. Aameen!

Ehsan Gadawala
Regional President

Shabbir Patca
Regional Secretary



SERVING MANKIND

2022 ANNUAL REPORT

Pakistan Chapter



Regional Management Committee 2020 - 2023

- 1 Mr. H.M Shahzad - Regional President
- 2 Mr. Altaf Habib Jangda - Regional Secretary
- 3 Mr. Arsalan Arif Nara - Regional Treasurer
- 4 Mr. Abdul Rasheed Godil
- 5 Mr. Muhammad Reyaz Ahmed Dhib
- 6 Mr. Muhammad Hanif Ishaq
- 7 Mr. Zahid Hussain Piprani
- 8 Mr. Altaf Ahmed Vayani
- 9 Mr. Musaab Mansoor
- 10 Mr. Muhammad Waqar Mamdani
- 11 Miss Reeda Sheikhan
- 12 Mrs. Hamida Iqbal Bawany
- 13 Mrs. Bilquis Rafiq Tabani
- 14 Mr. Jan Muhammad Gandhi
- 15 Mr. Abdul Rauf Gandhi
- 16 Mr. Peer Muhammad Diwan
- 17 Mr. Shoaib Ismail Mangrora
- 18 Mr. Ilyas Mohamed
- 19 Mr. Arif Habib
- 20 Mr. Hussain Lawai
- 21 Mrs. Shamim Tahir Bawany
- 22 Mr. Muhammad Aslam Pardesi
- 23 Mr. Ebrahim Qasim
- 24 Haji Muhammad Rafiq Pardesi
- 25 Mr. Muhammad Ilyas Pariyani
- 26 Mr. Mohammad Haroon Qassim
- 27 Mr. Hussain Dawood
- 28 Mr. Muhammad Amin Chapal
- 29 Mr. Muhammad Taufiq Amdani
- 30 Mr. Ashraf Machiyara
- 31 Mr. Aqeel Karim Dhedhi
- 32 Mr. Irfan Patel
- 33 Haji Abdul Majeed Pardesi
- 34 Mr. Muhammad Yasin Saya
- 35 Mr. Shabbir Ahmed Patka
- 36 Mrs. Aisha Anwar Ghani
- 37 Mr. Shoaib Jan Muhammad Gandhi
- 38 Mr. Mehboob Rauf Gandhi
- 39 Mr. Ahmed Jaffer Kudia
- 40 Mr. Noor Muhammad Hashim
- 41 Mr. Salim Habib Godil
- 42 Mr. Abubakar Siddiq Lakhani
- 43 Mrs. Hawa Abdullah
- 44 Mr. Pir Muhammad Kaliya
- 45 Mr. Abdul Aziz Kath
- 46 Mr. Rameez Qassim Gaziani
- 47 Ms. Dania Hanif
- 48 Mr. Hanif Motlani
- 49 Mr. Abdul Aziz Memon (King)
- 50 Mr. Abdullah Seja
- 51 Mr. Gul Muhammad

REGIONAL ANNUAL GENERAL MEETING

The Regional Annual General Meeting (RAGM) WMO Pakistan Chapter was held on Friday 12th August 2022 at 7:45 pm at ZVMG Rangoonwala Community Center, Dhoraji Karachi. The meeting was attended by 68 persons, including OBS, Trustees, Patrons, Life Members, Annual Members, and Guest, Representatives from Apex bodies, Institute Members, and Jamaats.

The Minutes of the Previous RAGM and Audited Accounts for the year ended 31st December 2021 along with the Regional Secretary Report were presented. Mr. HM Shahzad Regional President briefed all the activities and future plans of the WMOPC. House appreciated the report and approved it. Mr. Arsalan Arif Nara Regional Treasurer presented the financial report and House approved anonymously. After this report, all the chairmen of various communities presented their reports. The Appointment of Auditors for the year 2022 was also confirmed.

Like always the RAGM was also attended by many

international office bearers and delegates. With all being there and some active members who left we in the previous were remembered and Dua was offered for them.

Mr. Shoaib Ismail was briefed about the upcoming 20th AGAM which will be held in October 2022. Mr. Khurram Shahzad Secretary General GYW and Mr. Abdullah Seja Regional Global Chairmen have presented the activities of GYW and upcoming programs.

A detailed discussion for the betterment of education, rehabilitation, food bank, and other projects. Even talks were made on raising the budget for higher and lower education. And even a briefing related to MITI was given to the members. A fruitful meeting to discuss the problems of the community and how we can elevate the Memon community together.

REPORT OF MEMBERSHIP COMMITTEE

The total Membership of WMO from Pakistan Chapter as 31-December 2022 is as under:

Membership Category	Number of Members
Trustees	10
Patrons	25
Life Members	242
Annual Members	204
Apex Bodies	2
Jamats & Institutions	3
Friends of WMO	190
Total	676

REPORT OF GIFT OF SIGHT

A Joint Project of WMO Far East Chapter and WMO Pakistan Chapter

The Gift of Sight project is successfully running since February 2018 with the joint venture between WMO Far East Chapter and WMO Pakistan Chapter.

The Far East Chapter is collecting Eye tissue from Srilanka Eye donation society and sent to Pakistan. All the expenses from Far East to Karachi Airport is paid by Far East Chapter and from Karachi Airport to concern Hospital and surgery cost is paying by WMO Pakistan Chapter.

Currently, we are working with AL Ibrahim Eye Hospital, a state-of-the-art and very famous welfare hospital having all facilities for eye care.

Due to currency influence in Pakistan. It is very difficult to calculate exact cost of surgery and Post Surgery service, in the next year we assume the cost may be about PKR. 19 million. Which is based on approximately 250 surgeries at the rate of PKR 75,000 per surgery.

Alhamdulillah, Funding for this project is sufficient and there is no immediate need for funds. We are pleased to announce that the Gift of Sight Project is one of the most self-sufficient projects of WMOPC which is changing the lives of the human.

Till now we have been treated about 280 Eye grafting, we have target of 200+ per annum but unfortunately due to Covid-19 and then the economic position of Srilanka, the project was get slow till 2022. But now in next year we will achieve the target of 250.

It's a good sign that the major cases are handling from the Non-Memons and mostly are belongs to interior Sindh and Balochistan. Some patient came from KPK and we also served non-muslims, it's a purely humanity based project.

Now we desired to start Retinal Detachment and Retina related surgeries in the community which is very costly and long care treatment. In next year we have target to handle about 50 cases of Retina subject to availability of funds. We assume the average cost of Retina treatment will be Rs. 150,000/- per treatment

which is about PKR 7.5 Million.

ELIMINATION OF THALASSEMIA FROM MEMON COMMUNITY

WMO started the thalassemia project in 2019 but unfortunately, in 2020 and 2021 all activities were suspended due to COVID-19. During the year we have arranged various awareness sessions in schools and colleges.

We have a vision to Eliminate thalassemia from our community and Alhamdulillah through various awareness session, The number of thalassemia major patient is reduced.

In next year we have plan to launch a program to identify the thalassemia minor through free of charge lab tests. Our target is to stop the birth of thalassemic major by 2024.

REPORT OF EMPOWERING THROUGH INCLUSION PROJECT

The term special needs refer to the individualized care that a person with a disability whether physical, mental, behavioral, emotional, or learning difficulties requires for their safe and successful inclusion into the mainstream community

Children with Special Needs (SNC) are those who have some form of disability and require exceptional care and help. As the needs they may require depending on the nature of their disability, there is no one-size-fits-all approach to catering to SNCs.

In 2018, the WMO Pakistan and North America chapters joined hands to launch a disability-inclusive development initiative by the name of Empowering through Inclusion Project to help improve the lives of special needs children in Pakistan. Running under the supervision of one of Pakistan's renowned pediatric neurologists, Dr. Raman Kumar, the project has on its panel a host of specialists, including ENT expert Professor Dr. Mukhtar Singapuri, leading diabetic specialist Dr. Ashram Memon, oncologist Dr. Muhammad Ali, pediatric cardiologist Dr. Kamran Younus and All Pakistan Physicians and Surgeons of the United Kingdom (APSUK) founder member Dr. Muhammad Iqbal, to name a few. The project is also being assisted by therapists from the Institute of Holistic Rehabilitation and Inclusion (IHRI).

Slums and shanty towns have the largest SNC population in Karachi. Baldia Town is one such locality in the city. It is a very densely populated town with a high prevalence of child disability. Realizing the gravity of the situation, WMO set up a SNC facility in the town in association with IHRI and Al-Salama Hospital in 2022, which serves as an extension to our main facility at the WMO House, Karachi.

Currently, we have two setups:

In 2019, the first setup was established at WMO House,

where we provide guidance and referral of the cases to concerned specialists, therapists, institutes etc., and this center is supported by WMONA and some local philanthropist.

The second setup was established in 2022, at Al-Salama Hospital, Baldia Town, Karachi, this is supported by IHRI and other local donors, in this center we have hired the services of a child specialist for a weekly clinic. Dr. Raman Kumar and other SCN specialists also hold a voluntary follow-up clinic once every month. A wide range of in-house therapies and treatments for SNC are available at our Baldia facility. These include physio-speech, and occupational therapies.

We achieved many success milestones since we launched the Baldia facility in 2022. Back then EEG and BERA testing was not available anywhere in Baldia or neighboring Orangi Town, the largest township in Karachi. By the grace of Allah, we have started both tests at Al-Salama Hospital in Baldia.

Many healthcare providers and social welfare organizations, including Kutiyana Hospital, MMI, Murshad Hospital, Jamal Noor Hospital, Bantva Khidmat Hospital, Aga Khan Lab, Al-Salama Hospital, Qatar Hospital, Khadim-e- Insaniyat, Ahsas-e-Insaniyat, Madni Welfare, and others offer us a special discount on tests/minimum or no charges for non-affording patients. We provide the following services:

1. Audiology, Cardiology, Neurology, etc. Consultations
2. Lab Tests and screenings, including MRI, CT, BERA, and X-rays
3. Neuro Medicine
4. Assistive Technology Tools, including wheelchairs, hearing aids, and knee mobilizers.
5. Occupational and physiological therapies at home.
6. Speech, behavior, and other therapies
7. Caregiver (Parents) education and training program
8. Free Ramadan Ration and Sacrificial Meat
9. Eid Gifts, comforts, Blankets, ladies' suits, monthly ration support, etc.

We can say YES, Alhamdulillah, we have changed the lives of many special needs children. (SNC) The children whose parents came for wheelchairs are now on their feet, walking like normal kids, and children who could not speak at all are now speaking well like normal people.

Our observations in the light of experiences are as under:

1. Lack of insight prevents parents from seeking medical help for their children's abnormal physical or mental development.
2. Failure on the part of general medical

practitioners to refer SNC to the concerned healthcare department for treatment is another major factor that accounts for the growing disability among children.

3. The sooner a disability is detected, the easier and more convenient it is to treat.
4. Assistive technology and adaptive tools can significantly improve the lives of special needs children, and in some cases, depending on the nature of their disability, it may even enable them to get into mainstream society.
5. Children with muscular weakness may sometimes be misdiagnosed as SCN. Such children can regain physical vitality with medication and physiological therapy in due course of time.

Awareness is the Key

Developmental and intellectual disabilities are usually present at birth and negatively affect the trajectory of the child's physical and cognitive development. Early recognition and intervention may help prevent these disorders or minimize their impact and complications to a great extent. Therefore, it goes without saying, raising awareness of disability among people, especially parents, can significantly reduce its prevalence in the country.

- We are planning to organize a training program to help educate mothers on autism spectrum disorder in 2023.
- We are also set to launch the Urdu version of our book Child Development: 0-6 Years in June 2023.
- Schools have been very instrumental in helping us to identify and treat child disabilities, so we frequently hold disability awareness workshops in schools.
- Given its advantages, newborn screening is being increasingly employed by healthcare organizations all over the world to diagnose and treat child disabilities at the incipient stage. This usually reduces the disability burden by up to 30 percent. In this regard, we are planning to impart necessary training in Hammersmith Infant Neurological Examination (HINE) and Appearance, Pulse, Grimace, Activity, and Respiration (APGAR) tests to doctors and paramedics involved in childbirth so that they can refer abnormal cases to specialists. The training program will be led by Dr. Raman Kumar, a senior pediatric neurologist at Liaquat National Hospital, Karachi, and Dr. Muhammad Iqbal, a UK-based physician, and certificate will be provided by "All Pakistan Physicians and Surgeons Association UK"

REPORT OF EDUCATION FOR ALL COMMITTEE

WMO PC Works by supporting schools . children and their families to raise achievements by promoting

high level of education . the service works through whole school approaches , and by providing early intervention and targeted support to pupils and families by extending their access to all levels of education so that they may build their future by securing good jobs.

It was witnessed that the Memon Jamaats were providing monetary assistance for long to financially weak house holds for schooling. Due to their constrained resources , they could not satisfy the entire requirements of the needy families resulting in dropout of such college and school student to a large extent. In order to curb this situation , " Education for All Committee was formed in August 2008 . The Committee starts functioning by calling applications from the Needy and deserving families who did not receive sufficient educational help for their children from any source.

For the improvement of the Project goals , WMOPC has started a Jamat partnership scheme. Alhamdulillah almost all Jamaats Willingly became partners of WMO PC and now we are jointly struggling for the benefit of the Students . for further improvement of this relationship . WMO PC formed a jamaat Coordination Committee which is doing a commendable job.

After taking all jamaats on board , the Number of Students have been almost doubled . The number of student have increased from 6175 to 6737 with this increase have also Started working on our budget and we plan to increase the amount from 30000 to 36000 per annum for every school Going Child and for Every College Student we plan to increase the amount from 60000 to 72000 per annum. To maintain Transparency between the Donors and the Committee , we have started working on developing a software to make it a Paperless Procedure the Pilot Testing is in the pipeline and we hope to launch the Software with in a few month this will help us to compile and maintain the data of the students , donations, schools on one Platform and the parents work will also become hassle free since they won't have to fill forms every now and then .

We have also taken measure to decrease the number of schools on board and provide quality Education. To fulfil the purpose , we are working on Cambridge system Education to be provided to the children .

Educated community is a golden dream Of WMO and Undertake all measures necessary to make our community an aspiring one .

REPORT OF HIGHER EDUCATION COMMITTEE

Higher education is the key to success & Gateway of financial transformation of families.

Early 2004, the Higher Education Support Program is running smoothly and till the end of 2022, WMO helped more than 1700 students to get higher and professional education. The students who have passed out are now well-placed in their careers. The

quality of life and financial status of the students has improved drastically with the positive impact being felt by the whole family.

Current year 226 students have been provided financial assistance from WMOPC for Higher Education to various universities and for different courses such as CA, ACCA, ICMA, MBA, BBA, B.com, BSC, D-Pharm, M.Com, MBBS, Digital Marketing, LLB, DPT, Mphil, MA etc.

The cost of education is very high and increasing day by day. It is necessary to increase the fund, at present, WMOPC is contributing Rs.100,000 per student per annum. On request of the community, office bearers of WMOPC increased the fund from 100,000 to 150,000 but it's still not enough as the average monthly fee is Rs.25,000 per month which is equaling Rs.300,000 per annum. We recommend increasing this fund up to Rs. 300,000. The other costs like conveyance, books are not included in this amount.

Memon Industrial & Technical Institute

A Project of World Memon Organization with collaboration of CDGK

1. Year 2021 – The Fight Back – Restructuring & Renewal

H. M. Shahzad, Chairman MITI

It is my privilege to present here the various aspects of the performance of the Memon Industrial and Technical Institute in the year 2021.

I will be failing in my duty if I proceed further without remembering at the outset, the one person without whose vision Memon Industrial and Technical Institute (MITI) wouldn't have come into being. That person was none other than, Haji Abdul Razzak Yaqoob Gandhi (ARY) whose vision has benefitted more than 100,000 students to date. We must also remember the support of the then City Nazim, Mr. Mustafa Kamal And all my colleagues in WMO-PC, past and present who have always been supportive of my efforts in making MITI a model vocational training center. But mainly I have been ably supported in my work by the MITI team led by Mr. Shahab Hasan, C.O.O.

Whereas the year 2020 was one of challenges and survival, the year 2021 was one of rehabilitation and fight back. We started this fight back with resolve and determination to get back our lost ground. Our funding partners had also shut down their activities. So we lost two complete batches of our vocational calendar. It was in October 2020 that we finally limped back to normalcy. Needless to say we suffered badly financially also having lost the enrollment of almost 8000 students. However, by the Grace of Allah we were able to enrol almost 8700 students in 2021. The funding partners have restarted their activities and the year 2021 was one of restructuring and renewal for the management as well as for the whole staff. The outlook for the future is good.

These challenges notwithstanding, there has been strict compliance of the WMO principles of charity, welfare and service to humanity. MITI fees are still highly subsidized for all and free for those who cannot afford even that. MITI surpassed the figure of 100,000 skilled graduates since its inception in 2021 and with your help is destined to achieve bigger goals in the future for uplifting of the lives of the less fortunate youth of society. Alhamdulillah, we have been well received by the various funding agencies and once again we started work as training partners with almost all national and international agencies such as NAVTTC, GIZ, BAT, UNDP, and others. Some contracts were signed in 2021 while others are under finalization. Details are in the following pages.

I must bring to your kind knowledge that although MITI is equipped with the latest technology equipment and highly qualified teachers, but is charging very nominal fees from students including many full scholarships in line with our charter of welfare and charity. This does not even cover our expenses. I therefore appeal to you all to give your generous donations or zakat to MITI especially for its students and for its development plans.

May Allah guide us and help us in achieving the high targets which we have set for ourselves.

MITI Management Team

MITI is being run by a core management team who are all working for the upliftment of the Institute and the beneficiaries.

H. M. Shahzad	Chairman
Shahab Hasan	Chief Operating Officer
Furqan Aziz	Head of Administration, Projects & Grants
Qazi Arshad Siddiqui	Chief Financial Officer
Zareen Salman	Principal, Female Section
Anis Khan	Principal, Male Section
Tariq Khanzada	Head of Industrial Relationship
Monis Ali	Project Manager, Polytechnic

Report about Vocational Training (Male Section)

The current vocational course offerings are as follows:

Office Automation	English Language
Computerized Accounting	Industrial Electrician
AutoCAD	Motor Cycle Mechanic
Graphics Designing	Plumbing
HD Media Production	Welding
Web Development (E-Commerce)	General Electrician
Professional Photography	Industrial Stitching
CIT (Certificate Information Technology)	Sewing & cutting
DIT (Diploma in Information Technology)	Auto Mechanic
Mobile Phone Repairing	Electronic Fuel Injection

Assistant Offset Printing Machine Operator	Generator Mechanic
Professional Chef	

Report about Vocational Training (Female)

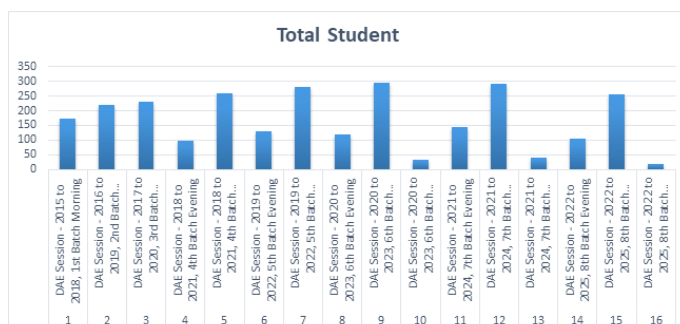
Tajveed-ul-Quran	Fine Arts
Taleem-e-Balghan	CIT
Beauty & Hair Dressing	Professional Chef
Beauty & Cosmetology	Mehndi
Beautician	English Language
Fashion Designing	Graphics Designing
Dress Making & Boutique Designing	MS. Office
Web Designing	Art & Crafts
Montessori Teacher Training	Textile Designing
Sewing & Cutting	Crochet Work
Gents Cutting & Stitching	Self-Grooming
Beauty Care (Skin Care)	
Industrial Stitching	

Diploma of Associate Engineer DAE

Fourth batch of DAE 3rd year Final exams conducted by the Sindh Board of Technical Education were taken by our students in technologies. The results were outstanding. Overall passing rate was 94%

1. Electronics Technology
2. Auto & Diesel Technical Technology
3. Electrical Technology
4. Mechanical Technology
5. Refrigeration & Air Conditioning Technology
6. Computer Information Technology

Technology wise admissions and registrations is given in the table below:



Progress on - Contracts & Agreements

New Projects & MOUs with Industries

- Prime Minister's "Skills for All"- Hunarmand Pakistan Programme under Kamyab Jawan
- MITI signed MOU with NAVTTC for training of 150 students of High-Tech Courses under Kamyab Jawan Program Prime Minister's "Skills for All"- Hunarmand Pakistan Batch III.
- NAVTTC-UNHCR Skill Development Programme Cohort-D

MITI signed MOU with NAVTTC and UNHCR for training of 25 Afghan refugees students and 25 Pakistanis students in Computer Application and General Electrician Courses.

- BBSHRRDB Phase XIV Government of Sindh

MITI signed MOU with Benazir Bhutto Shaheed Human Resource Research and Development Board Universities and Boards Department Government of Sindh for the skill development of 570 youth in Sindh in 17 different courses.

- Subh-e-Kiran Project (Brithsh Asian Trust)
- MOU was signed with Pakistan Freelancing Club, Date: 1-4-2022
- MOU was signed with Zia-ul-Haq & Sons, Date: 1-4-2022
- MOU was signed with 3rd Vision Hub Ltd. Date: 2-7-2022
- MOU was signed with Story Kit Ltd. Date: 9-9-2022
- MOU was signed with Pakistan Educational Development Association (PEDA) Date: 9-9-2022
- MOU was signed with Decko Tech.com, Date: 13-9-2022
- MOU was signed with Cordoba Care Institute of Health Management, Date: 16-12-2022

Events & Recreational Activities

A number of initiatives were undertaken to increase awareness about MITI and to attract students. These included print and news media advertising, road shows, personal contacts, flyers, banners, web site, Face Book, etc.

- Memon Industrial and Technical Institute (MITI) organized Graduation Ceremony of Benazir Bhutto Shaheed Human Resource Research and Development Board (BBSHRRDB) Phase XIV, Date: 3-11-22.
- Amazon awareness workshop for IT students Date: 18-6-2022
- MITI organized Professional Chef Workshop with the collaboration of Beak Parlor Pakistan's famous Chef Gulzar was the trainer, Date: 3-3-2022
- K-Electric Organized Electric Health and Safety Awareness workshop for the students of MITI Date: 26-1-2022
- Beauty and Skin Care Workshop for the students of Beauty Care organized by Christine Date: 11-1-2022
- MITI organized Seminar on Shoot for a Career in

Professional Photography. Date: 1-11-2022

- MITI participated in PrintPak 2022 exhibition organized by PAPGAI at Expo Ceneter Karachi. Date: 3-9-2022
- MITI organized fashion display and exhibition, Date: 12th to 14th December – 2022

Visitors

- Mr. Martin Dawson British Deputy High Commission and Ms. Ellie Jones Head of Programme Funding British Asian Trust (BAT) visited Memon Industrial & Technical Institute (MITI), Date: 5-10-2022
- Mr. Hasnain Pardesi president of Rotary Club of Karachi Platinum, Mr. Abdul Rasheed Godil and others memebtrs Rotary Club of Karachi Platinum visited MITI, Date: 20-9-2022
- Lt. Commander Sibtain Naqvi from Pakistan NAVY visited MITI, Date: 5-12-2022
- Mr. Taimoor Dawood and Ms. Mehreen Dawood son and Daughter of Mr. Razzaq Dawood Former Finance Minister Government of Pakistan of visited MITI Date: 22-8-22
- Officials of Natal Memon Jamat Durban South Africa Mr. A.Kadir Jooma (Kim) VP, Mr. Ishak Essack Treasurer Mr. Mohamed Osman Secretary Mr. Farhad Arbee Head of Welfare, Mr. A.K. Ismail WMO Africa Chapter, Mr. Kamran Ghani WMO Middle East Chapter visited MITI on 24-10-2022.
- Officials of Shell Pakistan visited MITI Date: 10-5-22.
- Officials of Okhai Memon Jamat visited MITI Date: 14-5-22.
- Officials of HVAC Society visited MITI Date: 19-2-22.
- Officials of Karachi Port Trust (KPT) MITI Date: 9-2-22.
- Officials of National Textile University visited MITI Date: 6-10-22.
- Mr. Farood Hussain Head of Administration and other officials of CDC Pakistan visited MITI Date: 28-9-22.
- Mr. Yakoob Dawood from Canada, Brother of Razzaq Dawood Former Finance Minister Government of Pakistan visited MITI, Date: 11-8-22

Relationships with Partners

MITI works in close collaboration with our industrial partners who provide jobs and trainings to our students.

Some of the major partners are listed below who have assisted us in the initial setting up of our facilities and helped us technically and financially

- **Khwaja Gharib Nawaz Trust:** The construction of the ladies section was made possible by the financial assistance of Khwaja Gharib Nawaz Trust and ARY
- **Pak Suzuki Motor Co.:** The new Motor Bike workshop was completely developed with all tools, equipment and machines by Pak Suzuki. In addition, trainings were arranged by them for the students of CNG, Auto Mechanic and Motor Bike at their plant.
- **United Mobile:** Relations with United Mobile flourished and they have developed the new bigger workshop for larger number of students.
- **Ardent elevators:** They are active nowadays in the installation of an elevator in the Institute as part of the studies.
- **Christine Cosmetics:** They have provided facilities for a new Beautician Clinic which will be used for conducting short courses in beauty and Cosmetology. They also provide their cosmetics for class room practice also.
- **Millat Fans:** They have most generously provided their most popular Millat Fans for installation in MITI whenever requested.
- **Glamorous FACE U.S.A:** They have provided provide their cosmetics for class room practice Workshops and short courses in beauty and Cosmetology are conducted.
- **Central Depository Company (CDC):** As a part of their CSR activities, CDC has placed MITI as a beneficiary to receive donation for its programs.
- **Pakistan Association of Printing and Graphic Arts Industry (PAPGAI):** is our partner association for implementing printing and packaging courses and they provide on the job training and employment facilities to our students. MITI and PAPGAI also established a state-of-the-art printing and packaging institute

The future

MITI prides itself in becoming a premier institution for vocational training in the country and the management and staff of MITI are committed in its continued growth to help the destitute people of society for upward mobility.

We are humbled by the achievements and are grateful to Allah SWT for guiding us in the right direction and giving success in our ventures.

Expansion and Renovation of Facilities

By the grace of Allah, MITI has completed 9 years of operation. In these 9 years, we have served more than 96250 students. The graduating students have been well received by the industry locally as well as internationally which is due to hard work and commitment of the management and our faculty team. To achieve these objectives, our workshops and other facilities were purpose built to satisfy the training needs of the time. To keep up with the time and

The time has now come when we are faced with the reality of the following:

1. Addition of new equipment:

Many of the equipment and facilities have become old while new ones have not been added. The present facilities are falling behind the requirements and advancements in industry.

Computer hardware is another big area which requires up gradation. Our computers are no longer compatible with the software that are now available and have become standards of the industry and which we are teaching. So far, we have been coping with these requirements by local up gradations but this has a limit. This includes all the computers in our classes as well as the servers in the I.T. room.

2. New Courses

To remain competitive, it is necessary to keep pace with the needs of the students and employers and introduce new courses from time to time. We have not introduced any new course in the last 2 years. We badly need to begin the following courses which are demands of the industry:

- Industrial Electronics
- Instrumentation
- Fashion Marketing & Merchandizing
- Auto body Refinishing
- Alternate Energy

3. Expansion of Facilities:

Besides the academic needs, there are needs of building and facilities.

Our power bill is very high. The only solution is to go solar. This solution is most economical in the long run but initial investment is high. We require USD 100,000 for this project.

The fiber glass roof is leaking badly and needs to be replaced. We also need a fully functional and well equipped Auditorium.

Your valuable contribution in this cause is the dire need of MITI which can rightly be called the flagship project of the World Memon Organization.

REPORT OF REHABILITATION SCHEME

Karachi is one of the biggest city in the World it has many towns and some towns are the largest town in the world. The majority of the Memon Community is living in Karachi whenever Memon also living in Hyderabad, Sukkur, Thatta and Other cities.

Unfortunately the Culture is now 180 degree changed and youth like to living as a nuclear family. This is effected the living style and resulting the increasing of living cost. This is main reason for the demand of individual small flats. Due to heavy currency influence the cost of flat is increasing in three times than last year.

WMO Started rehabilitation project in 2004, received about 7500 applications and entertained up to 3500 applications. After this mega project WMO did not achieved the whole target due to non-availability of funds and as well currency influence in Pakistan.

WMO Rehabilitation Committee has processed following applications since 2004:

HANDING OVER OF PROPERTY FILES TO THE APPLICANTS:

WMO Rehabilitation Committee has been handing over the original property documents since 2018 to the applicants as per "the original file returning policy". Till the end of the year 2021, we had returned 451 files to applicants, who meet the criteria.

SUPPORT FOR PURCHASE FLAT

Alhamdulillah, with the support of WMO Middle East Chapter and others donors we called new application for housing and supported 34 families for purchase of flat.

We observed many flats are repairable but due to financial weakness of the family they can't repair it and due to this reason the flat is not liable. We suggest to support this families to repair their homes. This action will be cost effective and we can help more applicants in less amount.

We must work for those who are living on rental, the rental cost is equivalent to one or two months salary of an unskilled person, if we provide them a small flat they may be eliminate from Zakat cycle.

Respected donors, philanthropists, and well-wishers are requested to come forward to assist WMOPC to provide shelters to deserving families, especially for those to which WMO has committed.

GLOBAL YOUTHWING-PAKISTAN CHAPTER

• Eid Gala '22

World Memon Organization Pakistan Chapter has always reflected as the most active chapter, especially in the area of Youth Wing and Ladies Wing. After the long interval of COVID '19, The

youth wing team under the newly appointed vice chair Mr. Abdullah Seja, decided to host an energetic event named Eid Gala '22 on 28th May 2022 at A.R Tabbha Sport Complex, with the objective to provide massive leisure with eid refresher, networking, and entertainment opportunity for community families & kids.

• Badminton Tournament '22

World Memon Organization Pakistan Chapter has always reflected as the most active chapter, especially in the area of Youth Wing and Ladies Wing. After the Eid Gala '22, the youth wing team under vice chair Mr. Abdullah Seja, found space in sports & mental health in the youngsters of community, hence researched to raise the awareness & importance of sports to adapt healthy lifestyle. Finally it was decided to conduct a badminton league on 6th & 7th October 2022 at Sindh Sports Board Nazimabad Karachi, with the objective to raise awareness & importance of sports in a healthy lifestyle. WMO Badminton League '22 is the second event conducted by the GYW PC team.

• NISA '22

The youth wing team under vice chair Mr. Abdullah Seja, has organized Women empowerment event, an event that not only promote to celebrate womanhood but also emphasizes women entrepreneurship, self-awareness, self-defense, yoga /meditation & arts /crafts activities

LADIES WING - PAKISTAN CHAPTER

The Ladies wing of WMO Pakistan Chapter is the oldest and Largest of all chapters. It has a large Membership with very active and dedicated members. Ladies wing of Pakistan Chapter is working Since 2002, its activities are based on supporting deprived families. The Following are the projects initiated & completed during the year 2022.

• Medical Camp:

WMOPC Ladies wing organized Medical camp in Thatta for the treatment of needy families and also checkups and provided medicines and its related Tests.

• Distributed Ration Bags:

WMOPC ladies wing distributing Ramadhan Ration for the memon families through their Jamats. This year also they have distributed Ration to the memon families before Ramadhan.

• Medical Treatment:

WMOPC ladies wing supported for 146 Dylasies patients for treatment in Memon Medical Hospital.

• Flood Relief:

WMOPC ladies wing also financially supported for the Flood relief projects and provided foods, cloths and Ration.

- **Winter Drive:**

WMOPC ladies wing distributed Shawls and Comforters for needy memon families and special children for winter season.

- **Qurbani:**

WMOPC ladies wing also contributed for Qurbani Project

distribution is normally carried out on the 3rd day of Eid in Pakistan.

Alhamdulillah we were able to collect funds and sacrificed approx. 90 cows, through a leading automatic slaughterhouse, which is ISO certified and Shariya compliant. The dedicated team is pleased to manage the sacrifice on 1st day and distribution on 3rd day of Eid.

In the year 2022, we paid to all Jamaats in interior Sindh from WMOPC, to purchase the cow on behalf of WMO donors and sacrifice at their place and distribute in their respective areas.

We are incredibly grateful to all the donors, well-wishers, and volunteers for their support in making this program a success.

Special thanks to respected Bashir Akuli RP of WMONA and Respected H.M Shahzad RP-WMOPC, Mr. Altaf Habib Jangda RS- WMOPC, Mr. Arsalan Nara RT-WMOPC for their tremendous efforts. Even we would like to thanks our staff at WMOPC, especially Mr. Ali Vayani and Muneer for their dedicated services in Eid Days.

REPORT OF FOOD BANK

The World Memon Organisation, Pakistan Chapter, which is already engaged in the welfare activities of Lower and Higher Education, Gift of Sight and Special Children Projects, Rehabilitation, Rozgar Scheme, Ramzaan Ration and Vocational Training, has now on 19th November 2021, launched its Food Bank project at Fatima Bai Hall, Karachi. This year the project ran in full flow and several members of the community and on the whole, residents of Karachi took advantage of this setup

Mr. H. M Shehzad, his team and members of Khwaja Ghareeb Nawaz trust worked very hard to make this project a big success

The objective of Food Bank project is to provide meals to the poor and deserving people at their door step on daily basis. Three vans have been purchased for this purpose provide daily meals to 1000 persons. In 2022 daily the vans use to collect food being cooked at Khwaja Ghareeb Nawaz Trust and start distribution in the designated part of Karachi for the day. Daily 1000 plus packets are cooked and distributed to the surviving members of the society.

At this point in time the major support is from Salman Iqbal and the ARY family and we like to request other members of the community and society to support the cause, as in these difficult crisis time it is difficult for people to run their households.

If the support increases, we can even upsurge the number of packets daily and start distribution for two meals during the day.

REPORT FOR DISTRIBUTION OF QURBANI MEAT 2022

Alhamdulillah, since 2018 WMOPC and WMONA are jointly working for the distribution of fee Sabeelillah Qurbani meat in Sindh and Baluchistan, including Karachi, Hyderabad, TandoAllahYar, Nawabshah, Sukrand, Sukkur, Thatta, HubChowki and others.

Our major partner is the WMO North America Chapter and the donors of Pakistan Chapter.

The sacrifice is done on the Early 1st day of Eid, which is normally the end of 1st day in USA. While the

MONTHLY FINANCIAL SUPPORT TO THE DESERVING FAMILIES

Nowadays due to the financial crunch, many Middle class families move to lower class families and the lower class families are facing many problems for food, education and others.

The World Memon Organisation Pakistan Chapter, is supporting these deprived family since long by our respected donor Mr. Mohammad Farooq Ahmed Samana and his son Mr. Imran Farooq Samana. From March 2021 they are providing regular monthly help to the 500 families @ PKR 5000/- (Rs. 30 Million annually). This support is providing through their concern Jamaats from Karachi, Hyderabad, Sukkur and Thatta which also comprises the widows, divorcees and low income groups of the Memon Community by banking channel.

The Names of Jamats benefited with monthly help of Rs. 5000/- is given below:-

KARACHI MEMON STUDENT'S ORGANIZATION (KMSO)

Since 2008 WMO is supporting to the Karachi Memon Students' Organization (K.M.S.O.) which is a very old Study Center of the Memon Community located in Bombay Bazar, Old Town, Karachi. Over the decades, the Study Center has served thousands of students to pursue their studies.

Many Students and elders visit this center on daily or need base and using its facilities included daily newspaper, Education books, internet facility etc.

This center is located at a pocket area of Memon community which help them to get educational

facilities at the center.

WMO is planning to change it into a state of the Art study center connected to the international educational systems and universities.

In response, the WMO has taken upon itself to help the Study Center financially so that the Center can carry out its activities without any difficulties.

Report Flood Relief Program

In the month of August, considering the devastating situation in Pakistan, we started our flood relief program. At first the main aim was to get some good donors on board and start the execution process immediately. In this regards a team was developed under the chairmanship of our young member Mr. Musab Vindhani, who would be working under the guidance of WMOPC OB's to effectively and immediately start the relief work. Considering the situation few immediate relief requirements were identified and work started on procurement of those items. These items can be defined as follows

- Ration Bags
- Cooked Food
- Tents
- Medicines
- Water Coolers
- Used Clothing.

The execution process has several stages which can be defined as follows:

TELETHON

WMO in collaboration with Ehsaas & Khawaja Gareeb Nawaz with the support of ARY Digital organized a telethon for the flood affectees, hosted by Iqar ul Hassan & Jawad Choksi. The donor all around the globe came ahead and donated their heart out and we managed to get commitments of Rs. 33million from the show.

PROCUREMENT

In the start we ordered 2000 ration bags, each bag having enough grocery for a family of 5 for the next 40 days. Then onwards we made more ordering of about 5540 bags till now and more to be done after the International AGM. Besides this 6000 coolers have been ordered till now. Even more 215 tents have been ordered and working being done for a tent city, with this 4000 ready to eat food packs were purchased and packed in our facility at MITI. Lastly a good amount of medicines and used clothing were donated by the big hearted people of Karachi.

IDENTIFICATION OF AREAS & ON GROUND ACTIVITY

As it was decided to start off with the Baluchistan region and we identified Lasbela district to be the most affected in that province. In this regards Mr.

H. M. Shehzad and Mr. Altaf Habib Jangda were in coordination with Pakistan Navy and focal person of the province by Government of Pakistan to manage our movement. We covered almost 10 to 12 villages in the Lasbela District and reached the affectees and distributed the essentials to them for their survival.

Our next visit was in the Mirpur Khas and Sanghar district and in each district almost 7 to 8 villages were covered. After this a movement was done in the Naushero Feroz district to assist the affectees there. Last but the most difficult trip was of Dadu & Mehar District, where all the distribution was done by boats with the assistance of Pakistan Navy.

In these on ground activities almost 7540 bags, 4000 ready to eat food, 6000 coolers, 215 Tents and ample of malaria and dengue medicines have been distributed in the affected areas of Sindh and Baluchistan.

REHABILITATION

Our first meeting in regards to rehabilitation was with Commander Coastguard Pakistan Navy, in which we had identified an area in Baluchistan, where we will start a pilot project comprising of 100 houses for the flood affected. It was in the surrounding of Uthal & Bela the construction started on 23rd October 2022 where the foundation stone was laid by the delegation from South Africa and the office bearers of Pakistan Chapter, Hence the contruction started and by the grace of Almighty we are at the verge of completion of our 1st phase and by January 2023 100 plus houses will be handed over.

After the completion of the 1st phase the team is highly motivated and plan to begin the 2nd phase in the province of Sindh, where we plan to build 400 plus houses for the distressed.

FINANCIALS

As far as the collection is concerned till now amount deposited in WMOPC account around Rs. 200 million. Almost 25 percent of the collected amount is from Pakistan and rest from the international donors. To clarify further 60 % of the amount collected is in Zakat.

Coming on to the disbursements till now WMOPC has spent around Rs. 60 million on procurement, transportation of the relief goods and rehabilitation.

As far as the remaining commitments are concerned the OB's of WMOPC are in follow-up and will be collected soon, so the project can complete the last targeted relief work.

CONCULSION

To conclude we have just catered 6000 families, which is still a small number considering the number of affectees. Besides this what we have done is short term relief for impacted ones. The main work is to rehabilitate the affected ones, which started in the

end of October 2022 and still continued. We plan to rehabilitated 103 families by January 2023 and almost 400 families will be rehabilitated by mid of 2023, our plan is to go even beyond this figure if the committed amount is received in the Chapter. Besides housing in some places we need to help them start earning back by arrangement of live stocks or building back there farms. This process is tedious and even costly. In this regards we are contacting the authorities and local vendors for final rates.

At the end the OB's of WMOPC would thank all the donors and well-wishers who came ahead and committed for this noble cause. Keeping in mind the conditions of the areas the on ground team also deserves an applaud to reach the brothers and sisters in need. Lastly would request all those who have pledged for the cause, please do the needful now, so the help can be transferred to the needy at the earliest.

WMO PAKISTAN CHAPTER-THE FUTURE

The Office Bearers and Chairpersons of various Committees at WMO Pakistan Chapter are constantly striving to serve humanity in the most befitting manner. Every now and then, a performance review is made to ensure that regular improvements are made to keep up with the changing times.

The Chapter also strives to join hands with other like-minded organizations so that time, resources and man-power can be pooled to reach out to a greater number of people and to achieve much bigger targets. For this, the WMO Pakistan Chapter is encouraged and supported by other Chapters of WMO as well as numerous other like-minded organizations, such as Educational Institutions, Special Children Institutes, Healthcare Institutions, Jamats, Associations and the Corporate Sector.

Future plans include rehabilitation of memons living in the city who wish to spend decent living.

Youth are the main focus of us, we desire to provide them Rozgar, and this action will change their lives. They can themselves and their families.

The WMO Pakistan Chapter has partnered with WMO North America Chapter for the special children, Qurbani and Bridal Dress Distribution Scheme. While other Chapters have played asignificant role in Flood 2022 program.

We plan to provide all basif facilities of life to deserving Memon and Non Memons.

The Education for All Scheme has been reviewed and need some important changes. As our slogan is Education for All so we have target to develop our own schools in Year 2023.

Regarding the Empowering through Inclusion (Special Children) Project, it is planned to detect more special children and consequently increase the number of

children for treatment and therapies. This project is changing the lives of many children us.

May Almighty Allah guide us all to serve humanity in the best possible manner. Ameen.

HM Shahzad

Regional President

Altaf Habib Jangda

Regional Secretary



2022 ANNUAL REPORT

Southern Africa Chapter



Regional Management Committee 2020 - 2023

- | | |
|--|---|
| 1 Mr Feizul Ayob - Regional President | 17 Mr Haroon Sacranie |
| 2 Ms Taheera Hassim - Regional Secretary | 18 Mr Haroun Joosub |
| 3 Mr Ashraf Dada - Regional Treasurer | 19 Mr Abdul Sattar Dada |
| 4 Ms Khudaija Suliman | 20 Mr Sayed Hussain Mia |
| 5 Dr Ridwan Mia | 21 Mr Suliman Noor Mahomed (Solly Noor) |
| 6 Mr A.K. Ismail | 22 Mr Yunus Suleman |
| 7 Mr Shafique Tayob | 23 Mr Yusuf Kamdar |
| 8 Mr Haroon Gutta | 24 Mr Zunaid Abbas Moti |
| 9 Mr Shiraz Abdul Gany | 25 Mr Ashraf Ali Ismail Sabdia |
| 10 Mr Anver Joosub Carrim | 26 Mr Suliman Kalla |
| 11 Mr Solly Suleman | 27 Mr Moosa Carrim |
| 12 Mr Omar Latha | 28 Mr Mohamed Dada |
| 13 Mr Samad Essa | 29 Mr Razack Moosa |
| 14 Mr Haroon Kalla | 30 Adv Farouk Moosa |
| 15 Ms Fazila AK Ismail | 31 Mr Aboo Tayob |
| 16 Mr Gulaam Abdoola | 32 Mr Irfan Pardesi |

1. ANNUAL GENERAL MEETING

Pre-AGM, the WMO Africa Chapter RMC members, hosted Dr. Shiraz Suleman (guest speaker) and his better half Ayesha for lunch at the popular Istanbul Kebab restaurant located at the Marble Arch in Johannesburg with sparkling conversations, delectable food and warm camaraderie.

The 19th WMO Africa Chapter AGM hosted at the Al Ghazali College in Erasmia was a well-attended affair. The crme de la crme of the South African business and philanthropic community congregated at the event. It was the perfect amalgamation of age, wisdom, youth and exuberance as the ladies, the gentlemen and the youngsters from across the rainbow nation came together to spend a memorable afternoon in Pretoria. There were many moments that stood out - the prolific youth presentation, the acknowledgement of Mr. Cassim Malani for his tireless humanitarian endeavours and the articulate oration by the guest of honor - Dr. Shiraz Suleman. Exceptional humanitarian work, innovative youth programs, warm camaraderie and the gracious hospitality made the Africa Chapter AGM an unequivocal triumph.

2. RAMADAN, EIDUL FITR & EIDUL ADHA 2022 THE PRE-RAMADAN FEEDING PROGRAM, A COLLABORATION BETWEEN WMO AFRICA CHAPTER AND CAPE TOWN MEMON ASSOCIATION EXPANDED TO MANY IMPOVERISHED AREAS OF THE WESTERN CAPE PROVINCE.

- On the 20th of March 2022, the pre-Ramadan feeding program distributed 800 food packs to the underprivileged in Wellington.
- On the 26th of March 2022, the pre-Ramadan feeding program continued in several impoverished areas of the Western Cape Province. Invisible Hands, a charity on the frontlines of feeding Capetown's most vulnerable, came on board to prepare a nutritious noodle broth. Each meal ended up costing just 2 Rands and more than 5000 deprived individuals, mostly malnourished children were fed for a mere R10,000.
- On the 27th of March 2022, Doors of Jannah partnered on the community outreach program as akhni, a traditional Memoni delicacy of rice and meat, cooked at the Worcester masjid was distributed to the marginalised.
- On the 29th of March 2022, Invisible Hands, a charity on the frontlines of feeding Capetown's most vulnerable, came on board to prepare a nutritious noodle broth. A single cauldron feeds 400 and several cauldrons were transported to areas in Cape Town where people gathered in large numbers in anticipation of their next meal.
- WMO IN PARTNERSHIP WITH "WE FEED THEM BY THE WILL OF ALLAH" & "SOUTHERN AFRICA ISLAMIC ORGANIZATION" DISTRIBUTED PRE-RAMADAN 2023 FOOD HAMPERS.
- ON SATURDAY 16 APRIL 2022, WMO TRUSTEE, SAYED MIA AND WMO AFRICA CHAPTER ASG, DR HAROON GUTTA, ATTENDED THE MASS IFTAAR PROGRAMME AT THE LENASIA CRICKET

STADIUM.

WMO Africa and a few other organizations supported this event and contributed financially towards the expenses hosting close to 400 attendees. Even though it was an icy cold day, the people braved the rainy weather and united in celebrations, young and old partaking in delicious hot meals, savouries, fruit and much more donated by our donors.

- WMO Africa Chapter in collaboration with “meals on wheels” al ihyaa foundation hosted a mass iftaar.
- Youth Wing ramadan initiative

Yasmin Gani took it upon herself to distribute 80 grocery hampers to deserving Muslimahs from the Lenasia community. The distribution took place at the Nurul Islam Masjid. 20 additional hampers were distributed to the elderly at the Horseshoe Old Age Home in Johannesburg.

• ANNUAL WMO RAMADAN PROJECTS

For many years, WMO Africa Chapter’s RMC members, Mr Moosa Carrim & Dr Haroon Gutta has been personally overseeing the needs of the Klipspruit Community and have been liaising regularly with Appa Latiefa to meet the needs of the people residing on this plot. The residents range from very elderly to many children who are in need of much support throughout the year. Besides the requirements provided as per request throughout the year, we host an annual feeding and grocery distribution every year before the commencement of Ramadan.

- Annual hosting of Iftaar programmes and feedings in collaboration with our sister organization, Purposeful Giving.
- Annual grocery hamper distribution in the Newclare-Westbury areas in collaboration with Hadjie Lutfie.

3. WMO FOOD BANK

The WMO Food Bank project has been on the frontlines, delivering food and relief aid nationally. Mr Cassim Malani has become the face of the initiative who delivers the precious cargo in his trusted food van, displaying the WMO Food Bank logo, alongside Jama’atun Nisaa and Natal Memon Jamaat. Our selfless RMC member, Mr. Yusuf Kamdar has been one of the biggest donors towards the cause, Mr Mahomed Gany, President of Natal Memon Jamaat (NMJ) has led from the front and Mrs Fazila AK Ismail and her team of dedicated ladies from the Jama’atun Nisaa, all of whom have been the driving forces behind the success of the WMO Food Bank project consistently feeding the needy in the Kwazulu Natal region.

Meanwhile, our very own Regional President, Mr Feizul Ayob and RMC Members; Mr Moosa Carrim and Dr Haroon Gutta continues to coordinate and ensure that regular feedings are facilitated in very needy communities in the Gauteng region. In addition to this, Mr Moosa Carrim ensures that 300 prisoners are fed on a monthly basis under the banner of WMO Foodbank Project.

We would like to thank the members for their sterling work and dedication, our sponsors for their generous and consistent support and our sister organizations, such as Jama’ Atun Nisaa, NMJ, We Feed by the Will of Allah, Lajpaal Foundation and Al Falaah Projects who ensure that the feedings are conducted with much care, love and always keeping the dignity of our recipients in consideration Alhumdulillah. What better way of serving Humanity than by eradicating hunger, with meals being provided to our fellow human beings of all colour, race, religion and creed in this month of infinite blessings and mercy.

4. DONATIONS

- Gift of the Givers: R20 000.00 Zakaat & R500 000.00 Lillah + 500 tents donated
- Malawi Flood Relief: R898,526.00 Zakaat
- Pakistani Flood Relief: R6,798,165.00 Zakaat
- Education Programme: R124 675,81 Zakaat & R10 500.00 Lillah
- Borehole: R25 000.00 Zakaat donated to Bait Haleema Saadiyya Child
- Southern Africa Islamic Organization: R25 000.00 Zakaat – Feeding Scheme
- A donation made to Wings of Mercy in aid of Palestine Relief
- Islamic Relief: R129 600.00 Zakaat donated towards the education requirements of Orphans.
- Potchefstroom Muslim Women’s Forum: R90 000.00 Zakaat donated towards monthly needs of the women and children (residents).
- AlImdaad: R140000.00 Zakaat donated towards Gauteng Flood Relief Aid – 464 Hygiene Packs. 360 Blankets and 360 Mattresses donated to 175 Muslim Recipients after the devastating floods.
- Winter Warmth Blanket Project: R36,950.00 Lillah
- A devastating fire at Krause Street in Johannesburg has left its residents homeless and destitute. Most residents belong to the poorest strata of society and have lost everything in the fire. The WMO Africa Chapter has provided a swift and coordinated response to bring relief to the displaced victims. Mr. Moosa Carrim was

personally present at the site of the tragedy and has distributed 100 blankets to the affected families to endure the bitter South African winter. More than 150 displaced and deprived families, including small children are awaiting their next meal.

- Caring Sisters Network: R10 000.00 Lillah donated towards the Gift of Sight Campaign. Provision of bifocal spectacles improving the quality of sight to the elderly indigent patients.
- Rahim Moosa Mother and Child Hospital: R131 250.00 Lillah donated towards "Rested Mothers Project". We thank Mr Abdul Razak Moosa who made a substantial donation towards this project.
- WMO Africa Chapter Empowerment Project: A project driven by Dr Taheera Hassim. We have once again donated brand new machines to a sewing school. The donation was recently made to F.E.E.D whereby we purchased the following: Kingstar Overlocker, Kingstar Buttonhole machine, Industrial Steamer, Industrial pattern cutter, Industrial Scissor Total: R44 735.00 Lillah
- Dr Taheera Hassim once again involved in collaboration with MyMentruaL Cup participated at a Female Educational Programme at WITS UNIVERSITY Johannesburg. 174 attendees and 100 via microsoft teams. Each student received a hygiene pack donated by AMKA Products. We had a raffle draw and 100 students received silicon menstrual cups, while others received gift packs from Femagene (donated). Professor Elna McIntosh donated 2 book prizes and each student received a pocket of information packaged by her. A successful and awesome event celebrating proud women, educating and taking care of our South African Jewels.
- WMO Africa Chapter Anonymous donor – Crosby Womens Forum Infant Collection Drive. Brand new baby clothes donated and distributed by Dr Taheera Hassim Alhumdulillah
- We at WMO Africa Chapter are happy to have contributed to the momentous occasion of the children of Al Hudaar Foundation

5. WMO AFRICA CHAPTER & JAMA'ATUN NISAA

Wheelchair Campaign

- The common thread that binds the Memons of South Africa is their love for Humanity. Their philanthropic endeavors transcend race, colour, community, religion and creed. They serve all Mankind. The other anatomical difference is the size of their hearts.

On his daily routine, Mr. Moosa Carrim would encounter a shabby, young man clambering across the streets of Johannesburg, begging

for alms. Greeting him on a daily basis and worried that the youngster, suffering from a physical disability would eventually be run over by-passing vehicles, he requested Mr. Yusuf Kamdar to provide assistance. A spanking new wheelchair was delivered the next day. It was a small

gesture but ample proof of the big hearts, these compassionate men are blessed with.

- Wheelchair donated by WMO Ladies Wing & Jama'Atun Nisaa to a child crippled from the waist down

6. AWARDS

- BLINDSA is an organization that empowers the blind and assist them in finding meaningful careers within society with the hopes of breaking down barriers and improving the recipient's quality of life. WMO Africa Chapter saw this as a valuable service to support and invest in over the past 15 years and braille machines and funding has been directed to BLIND SA in support of their endeavors.

WMO Africa Chapter is humbled to have been acknowledged and recognized by BLIND SA, awarded on the 26th October 2021 at the Protea Hotel and we hope to continue this partnership in the future Inshaa Allah

- Narandran 'Jody' Kollapen, a judge of Indian origin, has been appointed to South Africa's highest judicial bench, the Constitutional Court. Justice Jody Kollapen has had an illustrious legal career spanning over four decades. The famous resident of Laudium was felicitated by the local community on 4th March 2022 at a glittering ceremony at the Laudium Seva Samaaj Auditorium. WMO Africa Chapter honoured Justice Kollapen with a congratulatory plaque presented by Mr. Feizul Ayob Regional President of the Chapter. We take great pride in Judge Jody Kollapen, a man of integrity, ethics and morals, a champion of human rights and a crusader for justice.

7. WMO AFRICA CHAPTER WELFARE COMMITTEE

A Welfare Committee has officially been elected headed by Mr Moosa Carrim. Monthly meetings are held at Moosa Carrim's Office to assess existing cases and new applications. WMO Africa Chapter has requested a Moulaana to conduct personal home visits to assess each case and submit a detailed report to the Committee. The Moulaana is compensated for his time and services. Strict criteria have been put in place to ensure that all cases are legitimate and genuine. This process has been working well and we hope to continue the service for those families who are in need.

8. WMO AFRICA YOUTH WING REPORT BY SADAF VAHED

Since July 2022, the WMO Africa Youth Wing has been rekindled under the leadership of GYW Chairperson Khurram Kalia. In May 2022, Sadaf Vahedna was appointed as interim head of WMO Africa Youth Wing with the primary objective and mandate to help the African Chapter of the WMO attract more youth to join and participate in activities under the Global

Youth Wing of WMO. Historically, the Youth Wing in Africa has been small in size with limited activities and involvement from local youth in the community. Potential youth members in the community were phoned individually by Sadaf Vahedna over the course of June 2022 to tell them about the WMO's activities

and global youth initiatives and invite them to join as active members. Youth were also invited to attend the annual Africa AGM in July 2022 to hear about all of the Global Youth Wing's Initiatives and to consider participation. These activities led to over 100 youth being added to the WMO Africa Chapter's network in under 3 months.

- **Key pillars of GYW and the structure of the African Youth Wing**

In August 2022, Sadaf Vahedna was officially appointed as the Regional Vice Chair of GYW Africa (RYVC). In order to get the youth in Africa engaged and involved, regular meetings have been held over Zoom since July 2022, where all youth are welcome to attend, hear about the work being done in the Youth Wing and contribute. The structure and strategy of the

African Youth Wing has been envisioned and implemented by RYVC, Sadaf Vahedna with the blessing of the GYW Chairperson.

- **Philosophy and core beliefs behind the WMO's African Youth Wing**

All activities conducted by the African Youth Wing must be done with long term outcomes in mind. This approach re-enforces long term accountability in the mindsets of the youth. Furthermore, as the youth of the community, it is fitting for youth to take up projects with positive long-term outcomes, especially as we live in a world of instant gratification. With this philosophy at the core of the African Youth Wing, different teams were set up with divided roles and responsibilities. In order to streamline the Youth Wing's activities, an organisation structure was created and put in place. This structure was based on the key pillars and the purpose defined by the Global Youth Wing Strategy.

- **Team Formation**

After hosting a virtual Zoom meeting which was open to all Memon youth to attend, the structure of the youth wing was explained along with potential projects and tasks that each team would be responsible for. The teams were grouped in order not to overburden any youth volunteers, many of which had indicated time constraints. It was also noted that different youth had different interests and splitting up the groups as such would allow youth to focus on their areas of passion. Based on feedback from youth, youth were placed into groups. Each team was tasked with completing a project every quarter. This approach allows for each team to work at their own pace while ensuring that general youth members are engaged consistently.

- **Webinar series - making crypto less cryptic**

In August 2022, Team Engage, led by Sadaf Vahedna organised a webinar series for WMO youth all

around the world. The purpose of the event was to educate WMO youth members about the basics

of cryptographic technology, how it works and why it is important for the youth to understand the use cases of this powerful technology. The two-part series had the following attendance from around the world:

- » Part 1: 128 unique active views
- » Part 2: 104 unique active views

This event gave WMO African Youth exposure to the other chapters in the world. Had many non-members attend the event allowing us to showcase the WMO Youth Wing's activities. We were also able to build a database through registrations for the event. 238 people registered to attend with many people asking to the recordings of the video to be shared post the event. The recordings are part of the WMO Youtube Channel and will allow the WMO to continue getting exposure online.

- **WMO2- Tree Plantation Project**

WMO Global Youth Wing issued a mandate to plant three million trees across the world. In South Africa, we have decided to plant trees at community sites (such as schools, clinics and community gardens) in underprivileged areas. This project is being executed by Team Enable, under the leadership of Mohamed Moti. Our hope is that these trees will directly benefit those communities and community members in addition to the benefits tree planting has on the broader environment.

We have partnered with organisations that have the expertise to do the tree planting as well as assist with ongoing monitoring and evaluation. Our focus on monitoring and evaluation is a hallmark of our project, as we are not merely hoping to put trees in the

ground, but rather, we are hoping to grow trees – thereby ensuring the full benefit of this initiative is realized. Our partnerships as well as the specific planting parameters are in place to give the trees the best chance of survival.

Thus far, we have planted trees with two organisations: The Precious Tree Project (PTP) based in the Western Cape and the Khuthaza Foundation (KF) based in Gauteng. Each site's particular needs are assessed before planting takes place. Part of the assessment is the number of trees to be planted and the particular mix of indigenous and fruit trees. Fruit trees are more expensive than indigenous trees. Our pricing estimation of R250/tree applies only to indigenous trees.

- **Youth Wing Coffee Morning – Effective Charity Discussion**

The WMO Youth Wing & Members of the Africa Chapter hosted a Coffee Morning event on the 10th December 2022. We were inspired by a very engaging presentation on How to do Charity Effectively by Mathew Truscott - a professional who heads humanitarian policy for one of the largest non-profits in the world. The group was buzzing with interactive discussion regarding effective charity and how we, as donors and volunteers could play a role in improving inequality systemically in society. Participants were each given cookies with a hidden question inside- encouraging them to ponder and share their thoughts with the group.

The event was spearheaded by the GYW Vice Chairperson of Africa Chapter - Mrs Sadaf Vahedna and well executed, resulting in a productive feedback session and inspiration for the way forward. In addition to a meaningful discussion- youth members were able to connect and network in person after months of working as remote team, executing projects in South Africa.

We look forward to similar social events in the future allowing us to brainstorm future projects and actively take the GYW Africa Chapter to the next level Inshaa Allah

- **Future Focus**

Going forward, the WMO Youth Wing in Africa would like to make an effort to do more charity projects while evaluating our long-term impact of the charity work that we do. This work would require us to partner with research institutions

and universities locally which we are in the process of building. Apart from this a key area of focus will also be to bring together the youth in the community and get the youth to collaborate on projects and engage in meaningful discussion.

9. WMO AFRICA CHAPTER LADIES WING IN COLLABORATION WITH JAMA'ATUN NISAA REPORT BY FAZILA AK ISMAIL

- **JANUARY 2022**

- » Sponsored scan, meal replacement drinks, food hampers and chemo treatments for cancer patients
- » Provided cash assistance towards food – single mother
- » Sponsored transport cost (Term 1) for a student
- » Sponsored rental shortfall of a widow and disabled child
- » Assisted with rental and electricity costs to sustain a small business
- » Sponsored a laptop to an orphan
- » Sponsored X2 fans for sick, elderly patients

- **FEBRUARY 2022**

- » R2000 Zakaat contribution (shortfall of medical expenses) made towards a little boy's treatment
- » R5000 Zakaat (20% shortfall) towards medications of a cancer patient
- » Partnered with Mercy of Humanity, assisted a widow in Pietermaritzburg. A donation of R13000 towards the Labour and maintenance costs received from Jama 'Atun Nisaa

- **LADIES WING RAMADAN, EIDUL FITR & EIDUL ADHA 2022 ACTIVITIES**

- » Zakaat vouchers distributed in Northern Natal
- » Eid lunch sponsored at Imaani Village
- » Distributions of Eid hampers and goody bags to scholars at Addington School
- » Sponsored Eid Meal Hampers to needy families
- » Hampers and bread donated to revert Muslims
- » Sponsored 2 beds for terminally ill patient and his family member to offer him comfort and ease the task of taking care of him
- » Blankets and comforters donated to Bonella Orphanage
- » On the 27th Night of Ramadan: Sponsorship to Abu Darda Orphanage (packs of pap & wots and cooldrinks),

Sponsorship to Muazzins & Grave Diggers (2 kg packs chicken, crisp, cooldrinks & bread) and sponsorship of Eid Kurthas to orphans in the KZN region.

• **ADDITIONAL LADIES WING & JAMA'ATUN NISAA ACTIVITIES**

MEET OUR HAJJAS - partnered with Rih La Tul Umr from Cape Town, we were honoured to assist a few Hujjaaj in their financial need to undertake their beautiful journey of Hajj 2022. In attendance Moulaana Dawood Sampson sharing a few words of inspiration and the recipients were touched by the generosity that had enabled them to fulfill their obligatory pilgrimage Alhumdulillah.

- » R25 000.00 Zakaat donated to Islamic Comparative Religion Academy, feeding disabled children.
- » One Child – One Dream, we were able to raise funds towards their picnic boxes.
- » On behalf of Jama'Atun Nisaa 100 dollars was donated to each orphan.
- » A token of appreciation was gifted to parents facing the everyday challenges of raising an Autistic child. Hats off to our brave and inspiring mums and dads.

• **LADYSMITH FLOOD RELIEF AID**

Jama'Atun Nisaa partnered with Al Imdaad Foundation during the Ladysmith flood disaster. Assistance was offered in the form of grocery vouchers and hampers to those affected.

• **KZN FLOOD RELIEF BY WMO AFRICA CHAPTER IN COLLABORATION WITH NATAL MEMON JAMAAT AND JAMA'ATUN NISAA**

KZN was hit with the worst floods ever seen with no weather warning and a devastating aftermath as never witnessed before. Most households and businesses were unprepared as the water leaked into their homes, stores and warehouses, causing it to either be completely flooded and many washed away completely.

The floods first struck KZN during the late hours of the night and a desperate plea by rescue teams for power boats were sent out. The members of Natal Memon Jamaat, came in like brave soldiers, rolled up their sleeves and physically assisted, trying to do everything in their capacity to be on the ground and delivering the muchneeded aid on the most dangerous and treacherous roads. The NMJ Team was led by Mohammed Gany and AK Jooma (Kim) together with Farhad Habib Arbee, Ashraf Osman, Imraan

Jooma, AC Cassim, Mohamed Osman, all the NMJ members and volunteers, assisted by Cassim Malani.

WE COMMEND THE NMJ TEAM for putting their lives at risk to ensure that those affected were safe and taken care of. Homes and businesses of these very members who were volunteering were also affected, with part of the NMJ and Jama'Atun Nisaa facilities and offices being totally flooded, however priority was to see to the needs of the less fortunate as their hearts cried out at the sights of devastation.

• **PAKISTANI HOUSING PROJECT - RELIEF AID**

WMO Africa Chapter is truly appreciative of the resilience of Mr Feizul Ayob, our Regional Vice President, who motivated this project together with Mr Yusuf Kamdar, Mr AK Ismail & Mrs Fazila AK Ismail. With the hands-on team of Natal Memon Jamaat who personally visited Pakistan for this initiative.

Fazila & AK Ismail represented the Africa Chapter in Karachi to receive the dynamic NMJ team and introduced them to the workings of one of the most dedicated teams of WMO, the WMO Pakistan Chapter, led by their passionate Regional Vice President; Mr H.M. Shahzad, Regional Secretary, Mr Altaf Habib Jangda and Mr Shoaib Ismail, the WMO Secretary of Board of Trustee.

10. GLOBAL INTERNATIONAL LADIES WING ACTIVITIES

- A workshop attended by Fazila AK Ismail organized by the Pakistan Chapter Ladies Wing with Sr Hawa Abdulla. Programme hosted in conjunction with Spiritual Cords, supported by Hamida Iqbal, Shaida Noor Mohammed and Members of the WMO Pakistan Chapter Ladies Wing.
- A meeting hosted by the WMO Pakistan Chapter Ladies Wing to discuss future projects followed by a lovely and enjoyable lunch hosted by Hawa Abdulla.
- Fazila AK Ismail was privileged to have attended a dinner hosted by the ARY Family During the International AGM
- Awards were presented to various members of the Global Ladies Wing from the various Chapters acknowledging the dedication, passion, commitment and selfless contributions made by these dynamic women towards WMO projects.
- The most memorable moments are the reunions with our Global Ladies Wing Members. Enjoyable and proud moments with like-mind who share the passion of WMO. Our South African Chapter Ladies Wing Members with International members of the GLW.

11. WMO AFRICA CHAPTER MEETINGS HELD IN 2022:

- 20 January 2022: WMO Africa Welfare Committee Meeting
- 15 February 2022: WMO Africa Welfare Committee Meeting
- 16 March 2022: WMO Africa RMC Meeting
- 08 April 2022: WMO Africa Welfare Committee Meeting
- 31 May 2022: WMO Africa Office Bearers Meeting
- 22 June 2022: WMO Africa RMC Meeting
- 05 July 2022: WMO Africa Office Bearers Meeting
- 15 August 2022: WMO Africa RMC Meeting
- 13 September 2022: WMO Africa RMC Meeting

We would like to take a moment to acknowledge the Office Bearers, who keep the wheels turning in the Chapter, the RMC (ie; Trustees, Patrons and Committee Members) for their support and guidance, our dedicated staff members, the newly formed Youth Wing whom we are hoping will take the WMO Africa Chapter to new heights Inshaa Allah.

And last but not least to our membership and donors, who are consistent in their support and believe in the work of WMO and the purpose of its existence. It is with your generosity and sincerity, that we are able to provide the services and assistance needed by the underprivileged and those less fortunate.

It has been a very sad year with the loss of a friend and brother, Mr Sayed Mia (Trustee), but rest assured his legacy will continue within WMO for many years to come Inshaa Allah. With this said, we are proud of the achievements and the contributions we were able to make in 2022 especially during the many Relief Projects where our organization and members rose to the occasion and displayed selflessness, a form of generosity, seeking no personal gain except that of uplifting mankind. ALHUMDULILLAH

Our Chapter remains committed to work within the Constitution of WMO and that is to serve the communities we live in and humanity at large.

Feizul Ayob

Regional President

Dr Haroon Guffa

Regional Secretary



SERVING MANKIND

2022 ANNUAL REPORT

Others



Global Youth Wing

Pakistan Chapter

World Memon Organization Pakistan Chapter has always reflected as the most active chapter, especially in the area of Youth Wing; soon after the appointment of new vice chair for Pakistan Chapter Mr. Abdullah Seja, he conducted interviews for executive team in March 2022 and ultimately formed a diversified youth wing team in April 2022; comprises of 15 executive members, including 4 Females and 11 male members.

A. Eid Gala 2022|28th May 2022| AR Tabba Sports ComplexKhi

Eid Gala '22 was the first event conducted by the new team After the long interval of COVID '19, team decided to host an energetic event named Eid Gala '22 on 28th May 2022 at A.R Tabba Sport Complex, with the objective to provide massive leisure with eid refresher, networking, and entertainment opportunity for community families & kids. Mr. Abdullah Seja opted Mr. Zaid Kundan as event Lead for the first event from his team.

Eid Gala equipped with the Following segments.

- Kids Area – Complete range of kid's entertainment.
- Stalls – Provision of shopping facility
- Standup Comedy – Thought provoking pure family comedy.
- Gifts distribution – Win gifts by answering questions from general knowledge.
- Lucky Draw & Fireworks – To end up with a remembering evening & happy note

B. Badminton League | 6th and 7th October 2022| Sindh Sports Board Khi.

Pakistan Chapter team found space in sports & mental health in the youngsters of community, hence researched to raise the awareness & importance of sports to adapt healthy lifestyle. Finally, it was decided to conduct a badminton league on 6th & 7th October 2022 at Sindh Sports Board Nazimabad Karachi, with the objective to raise awareness & importance of sports in a healthy lifestyle. WMO Badminton League '22 is the second event conducted by the GYW PC team, Mr. Abdullah Seja designated Mr. Abu Hurairaas event lead.

Total 32 matches played at all 3 courts of the venue between two days including male and females out of which four players qualified for

semifinals from both groups.

C. Nisa|5th November 2022| Dreamworld Resort Khi

Nisa was purely women-oriented event, in order to ensure the opportunity for women empowerment and women leadership, Mr. Abdullah Seja decided to host this event for the women by the women, then the idea was successfully implemented with this event as Nisa is the Arabic term for women, opted as the title for this event. The objective of the event is not only to celebrate womanhood but also emphasizes and raise awareness about women entrepreneurship, self-awareness, self-defense, yoga, meditation, arts&crafts activities. Mr. Abdullah Seja given the opportunity to Dr. Shumaila Shiwani to lead this event along with other female members from the executive team.

D. Titans 4.0 | 4th February 2023| Avari Towers Khi

Titans 4.0 is a legacy flagship project of GYW PC, it's a high end business opportunity conference hence providing the holistic platform for business and entrepreneurship networking, comprises of existing and future business leaders.

It was a highly successful event held on February 4th, 2023, at Avari Tower, a prestigious 5-star hotel in Karachi. The event witnessed the participation of around 1000 Memon youth, along with esteemed guests such as former Finance Minister Mr. Miftah Ismail, former Finance Secretary Mr. Younus Dagha, renowned business tycoons including Mr. Akeel Karim Dhedhi, Mr. Shabbir Haroon, Mr. Mohsin Sheikhani, successful women in business, and esteemed social workers. Mr. Abdullah Seja opted Mr. Murtaza Jangda as he is leading this event since last many years.

E. Bilingual Declamation Competition | 17th June 2023| Rangoonwala Auditorium

Declamation is a form of public speaking in which individuals use techniques like picturisation, facial expressions, voice modulation and gestures to express their ideas and emotions about a certain topic in front of the audience. Therefore, the Global Youth Wing came up with this initiative to provide students, in particular the Memon youth with a platform that enables them to hone their public speaking

skills. Total 13 individuals participated in English and Urdu declamation and got winning prizes from esteemed judges.

F. Mental Health Awareness day | 16th July 2023 | Arena Club

WMO Global Youth Wing (Pakistan Chapter) has organized mental health event by considering raising depression & anxiety cases among new generation as per the recent research update, Mental health event objective is to raise awareness regarding mental health issues in general public also to break stigma, as people think it's the taboo subject and feel reluctant to talk, the objective was to inculcate the importance of therapy ultimately to reduce mortality & morbidity rate of the people of developing countries like Pakistan

G. Mental Health Awareness day | 16th July 2023 | Arena Club

The GYW PC team and other senior members of WMO generously participated in the collection and distribution of supporting materials for flood victims at Balochistan, afterwards this campaign was run more than 3 months and many visits with lots of loaded trucks were distributed to the victims: The items were including Raw Food, Clothing, Bedding and hygiene products, Groceries, Drinkables, Kids items, and lots of daily life consumables distributed among the victims.

H. WMO Elevate | September 2022 | Employment Solution for Memon Youth

A two-way solution for talent acquisition and Job hunting portal has been successfully developed, simultaneously connecting thousands of job seekers profiles to all registered employers globally. This program was leading globally by Mr. Murtaza Jangda

- First online employment solution
- Particularly benefiting Memon youth for job hunting
- Contains database of thousands of job listings and candidates where applicants may search openings according to their requirements
- More than 1000 candidates registered.
- 200 candidates received interview calls
- More than 60 companies have been collaborated
- 20 Job placemen

I. WMO2 | July 2023 | Addressing Environmental challenge in Karachi, Pakistan

As part of global youth wing initiative, Pakistan Chapter initiated this project and executed the gracious forestation drive we have started with 1500 approx. New Plants, which have been forested at sites of Oud Residency and Karam Villas in Karachi in June 2023.

Europe Chapter

The WMO Europe Youth Wing has initiated a number of projects and initiatives in current tenure under the dynamic leadership of Mr. Nasir Iqbal.

A. Ration bags distribution in Portugal

The WMO Global Youth Wing – Europe Chapter, comprising youth from Portugal, extended their compassion by distributing 250 Ramadan ration bags to deserving migrant workers in the outskirts of Lisbon. These thoughtfully prepared ration bags were equipped with essential supplies, including milk, rice, oil, tuna fish, cereals, flour, spaghetti, and a loaf of bread

B. Iftar Meal

The WMO Europe Chapter organised a charitable endeavour in which the “Youths from Portugal” took the lead in distributing Iftar meals in the outskirts of South Lisbon. This area serves as a home to a significant population of migrant workers from Africa, often grappling with financial challenges. The event resonated as a resounding success, with 200 Iftar and dinner meals thoughtfully provided, including takeaway chicken biryani rice.

C. Turkey AID

The initiative by WMO Youth Wing EC focused on providing aid and support to earthquake-stricken regions of Turkey. The initiative involves fundraising activities in collaboration with Portugal Memons, raising a significant sum of 10,000€. The collected funds were utilised to procure essential goods, with a particular emphasis on items necessary for the well-being of children and women in the affected areas.

To ensure the efficient handling and distribution of the gathered supplies, the initiative collaborates with FIP Fundação Islamica de Palmela. This organisation played a vital role in managing the logistical aspects, including coordination with the Turkish Embassy and Turkish Airline. This collaboration ensures that the aid reaches its intended recipients effectively.

D. Summer Cricket League

The WMO Cricket League is a vibrant and competitive cricket tournament organized by the WMO Youth. This league serves as a platform that brings together members of the Memon community from different regions to

celebrate their shared passion for cricket and foster a sense of unity.

These teams compete against each other in a series of cricket matches, creating an atmosphere of excitement and friendly competition. The WMO Cricket League is not only about the sport itself but also serves as a means of strengthening the bonds within the Memon community. Participants not only showcase their cricketing skills but also engage in

networking, cultural exchange, and building lasting friendships. This league embodies the values of sportsmanship, teamwork, and community engagement, reflecting the WMO's commitment to promoting unity and harmony among its members

North India Chapter

The WMO North India Youth Wing has initiated a number of projects and initiatives in current tenure.

A. Eagles Nest

The Eagles Nest project emerges as a flagship initiative designed to nurture the talents and leadership skills of the youth. Through mentorship programs, workshops, and seminars, it offers young individuals a platform for personal and professional development.

B. Project Lungar 365 Days

Project Lungar 365 Days is a testament to the enduring commitment of the Youth Wing to address food insecurity. This continuous meal service ensures that no one in the community goes hungry. It operates throughout the year, offering nutritious meals to those in need.

C. Project Aashiyana

Project Aashiyana is a visionary endeavor, aimed at providing affordable housing to those who need it the most. By constructing housing colonies that are free from the burden of exorbitant costs, it seeks to create communities where individuals can lead dignified lives.

D. Schools Competitions like Drawing

WMO NIC Youth Wing recognizes the importance of nurturing creativity and talent among students. To this end, they organize school competitions, including drawing contests. These competitions provide students with a platform to express themselves artistically.

E. Job Fair (500 Jobs in Listed and Non-listed Companies)

The annual JOB Fair organized by the Youth Wing is a bridge between job seekers and

employers. It facilitates job placements by connecting individuals with opportunities in both listed and non-listed companies.

F. Memon Matrimonial Organized

The matrimonial services offered by WMO NIC Youth Wing play a significant role in preserving cultural traditions and fostering community support. They assist individuals in finding suitable life partners within the community

G. Memon Talent Hunt Across India for School and College Students

The Memon Talent Hunt is a national competition that celebrates and showcases the talents of school and college students. It encompasses various categories, including academics, sports, arts, and culture

H. National Level Public Speaking Competition

The National Level Public Speaking Competition is designed to enhance participants' communication skills and confidence. It provides a platform for individuals to articulate their thoughts effectively

I. Techno Innovation Project Competition

The Techno Innovation Project Competition invites participants from across India to present their innovative ideas and projects. It serves as a catalyst for technological advancements and creative solutions

J. Ambulance Service 365 Days Free for Needy

The Youth Wing operates a year-round ambulance service, providing free emergency medical assistance to those in need. This service is a lifeline during medical emergencies, ensuring that immediate care is accessible.

K. New Eid Cloth Distribution for Kids

The distribution of new Eid clothes for children is a heartwarming tradition. It brings joy to underprivileged children, allowing them to celebrate Eid with new attire.

L. Project WMO2

Project O2 focuses on environmental sustainability through plantation activities. It encourages individuals to participate in tree planting, contributing to a greener India

M. Free Books and Stationery Distribution

The distribution of free books and stationery supports educational access for students. It equips them with essential resources for learning and growth.

N. Medical Camps

Blood donation camps organized by WMO NIC Youth Wing play a critical role in ensuring a stable blood supply. These camps promote the noble act of blood donation

O. Cricket Tournament

The annual cricket tournament organized by WMO NIC Youth Wing promote sportsmanship and community bonding. It provides a platform for friendly competition and recreation.

P. Anand Youth Meet

The Anand Youth Meet is an annual gathering that brings together youth from the community. It serves as a platform for networking, learning, and community engagement.

Q. Student Scholarship Form Guidance

WMO NIC Youth Wing provides guidance to students seeking scholarships. This assistance includes help with scholarship application forms and requirements

Far East Chapter

The WMO Far East Youth Wing has initiated a number of projects and initiatives in current tenure.

A. Champion League Season Two

This was held in Colombo with 8 teams of 10 players each (top 8 teams of the Memon Association of Sri Lanka annual cricket tournament finalist of previous 2 years) competing with each other to prove to be champion amongst the champions. WMO Far East Chapter Youth Wing distributed school stationeries to the primary section students of Arethusa College in Colombo, Sri Lanka. As many students are affected by the ongoing pandemic and parents are finding it difficult to purchase their children's school books etc.

B. Paanji Ghaal & Pool Tournament

This Project boosted the means to showcasing the importance of memoni language.

This is one of kind recreational event to facilitate fellowship among the youth of the community.

C. Annual Ifthar

Annual ifar was organized with 100 orphans and followed by Dinner and prayers at Ishatul Islam Child development center

D. WMO2

Tree planting project of Global Youth Wing initiated in Sri Lanka. The best way to preserve the environment for our future generations. The trees we planted in the Knuckles Forest reserve.

This will also last through eternal life in terms of sadaqa

E. Empowering Her Mind

The enlightening mental health event aimed to promote understanding, compassion, and support within the community. The event successfully shattered the stigma associated with mental health, providing a safe and welcoming environment for open conversations. Attendees discovered valuable self-care strategies, drew inspiration from stories of resilience, and forged connections within a supportive community dedicated to nurturing mental well-being.

F. Clothing for care

It was a one-day clothing donation program that brought together generous individuals who selflessly contributed to the cause of helping those in need. During this remarkable event, over 600 kilograms of clothing were collected from the community. These donated garments were later distributed to an orphanage and individuals facing difficult circumstances, making a tangible difference in the lives of those less fortunate.

G. TOASTMASTER 2023

It is an ongoing project designed exclusively for women between the ages of 15 to 35. This initiative comprises a series of 10 engaging sessions, each offering valuable insights into the world of Toastmasters. The program aims to empower and equip young women with essential public speaking and leadership skills. By fostering an inclusive and supportive environment, ToastHer Master provides a unique opportunity for participants to build their confidence and excel in various aspects of personal and professional development

Africa Chapter

In May 2022, Sadaf Vahedna was appointed as interim head of WMO Africa Youth Wing with the primary objective and mandate to help the African Chapter of the WMO attract more youth to join and participate in activities under the Global Youth Wing of WMO. Historically, the Youth Wing in Africa has been small in size with limited activities and involvement from local youth in the community. The WMO Africa Youth Wing has initiated a number of projects and initiatives since May 2022.

A. Eid clothes given to an orphanage in Johannesburg

The WMO Africa Youth Wing organised track suits, blankets, pillows and goodies as Eid Gifts for orphans studying in the Maraisburg Orphanage in Johannesburg. This project was

led and executed by youth volunteer Yasmin Gani.

B. Webinar series – making crypto less cryptic

In August 2022 Sadaf Vahedna organised a webinar series for WMO youth all around the world. The purpose of the event was to educate WMO youth members about the basics of cryptographic technology, how it works and why it is important for the youth to understand the use cases of this powerful technology. The two part series generated 200+ views

C. Webinar series – making crypto less cryptic

The WMO Global Youth Wing issued a mandate to plant three million trees across the world. In South Africa, we have decided to plant trees at community sites (such as schools, clinics and community gardens) in underprivileged areas.

The project was launched on the 16th of September 2022, our first planting took place less than a month later on the 13th of October 2022.

D. Youth wing coffee morning – effective charity discussion

The WMO Youth Wing & Members of the Africa Chapter hosted a Coffee Morning event on the 10th December 2022. We were inspired by a very engaging presentation on How to do Charity Effectively by Mathew Truscott - a professional who heads humanitarian policy for one of the largest non-profits in the world. The group was buzzing with interactive discussion regarding effective charity and how we, as donors and volunteers could play a role in improving inequality systemically in society.

Khurram Khalia

Chairperson, Global Youth Wing

Date	Site	Organisation	Trees Planted
13th Oct 2022	Mzoxolo Primary School	PTP	31
19th Oct 2022	Mzoxolo Creche Gr R	PTP	32
27th Oct 2022	Delville Park Primary School	PTP	33
5th Nov 2022	Hope Springs Center	KF	30
23rd Nov 2022	Touwsranted Primary	PTP	33
15th Feb 2023	Thembifundo Primary School	RG	35
23rd Feb 2023	Conville Primary School	PTP	33
3rd Mar 2023	Parkdene Primary School	PTP	33
9th Mar 2023	Rondevelei Primary School	PTP	33
Total of 293 trees, total cost of R87,868.75 - average cost per tree R299.89			



2022 ANNUAL REPORT

Specialist Committees



Zakat Committee

**Assalamu Alaikum Warahmathullahi
Wabarakathuhu**

Committee Members:

Mr Salman Iqbal - *Chairman*
Mr Shoaib Ismail - *Deputy Chairman*
Mr Abdul Sattar Dada
Mr Iqbal Dawood
Mr Shoaib Kothawala
Mr Haroon Karim
Mr Ashraf Machiyara

On behalf of the Zakat Committee I hereby present our Annual Performance Report for the year 2022.

ZAKAT

As the WMO Zakat Committee, we offer our thanks to all the Zakat Contributors, for entrusting WMO on the distribution of your Zakat. We pray Almighty Allah to accept all contributions made by the donors, and to shower his blessings on them and their families.

In the years 2022 and Year 2023, the Zakath collection has mainly been concentrated on the month of Ramadan, which leads us towards the challenge of uneven collection throughout the year. The Chapters are closely monitored and advised on this aspect and have been advised to encourage collection throughout the year.

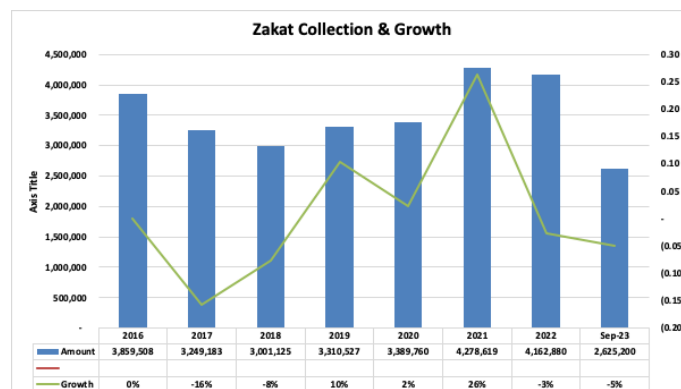
Zakat Policy

The Project-based Donor discretion Zakat Commitment policy established in the year 2018 is adapted in the year 2022 as well.

Zakat Collections 2022 & 2023

WMO throughout the chapters collected US\$ 4,162,880 for the year 2022. Which shows a very thin decline of around \$116,000 compared to the previous year collection of \$4,278,619. In real terms the collection from the chapters in their local currencies were increased by 50%. Due to the fall in value of the currencies mainly in Sri Lanka 45%, Pakistan 29%, India 11% and South Africa 13%, hence the US\$ dollar value shows a decline in the collection.

So far up to September 2023, we have collected US\$ 2,625,200 and hoping to collect the balance of 1.5mn in the last quarter of the year 2023.



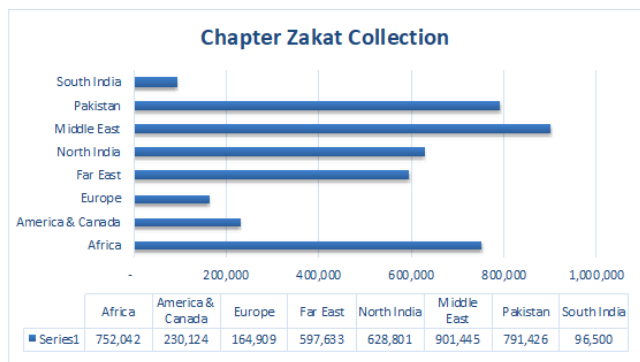
Chapter Zakat collection summary for the 2022/ 2023

	2022		September 2023
	Projected (USD)	Collection (USD)	(USD)
Africa	750,000	752,042	260,816
America & Canada	100,000	230,124	147,650
Europe	450,000	164,909	64,965
Far East	350,000	597,633	620,513
North India	1,300,000	628,801	507,898
Middle East	650,000	901,445	370,901
Pakistan	1,300,000	791,426	619,958
South India	200,000	96,500	32,500
TOTAL	5,100,000	4,162,880	2,625,200

Even with a marginal decline of 3% (due to the devaluation of the currencies against the US\$ in 04 chapters) of the total Zakat contributions in the year 2022, a few essential factors to consider were;

- A successful WMO Telethon was conducted by ARY TV on the hour of Flood relief for the purpose of collecting zakat pledges throughout the world. WMO received over \$1.5mn worth pledges and was able to collect most of them through the chapters.
- Middle East chapter is the highest zakat collecting chapter with a growth of 3% from 2021.
- Pakistan was 2nd largest contributor during the year 2022, even though there is a 14% reduction in the in comparison with the previous year, due to devaluation of the PKR.
- 48% increase in Africa Chapter collection and continues to contribute significantly in Zakat collection

It is noted that as in previous years the Zakat is collected mostly during the month of Ramadan which was observed again this year. This continues to be a challenge and we request the Chapters to get this irregularity sorted by pushing for collection throughout the year and not waiting till Ramadan.



ZAKAT DISBURSEMENTS

The spending of WMO, mainly Zakat & Non-Zakat, is focused on educational assistance, disaster relief, housing and community rehab, community welfare and financial aids, and other specific Zakat projects.

“Knowledge is power. Information is liberating. Education is the premise of progress, in every society, in every family.” – Kofi Annan.

32% of the WMO spending in the year 2022 was allocated for education.

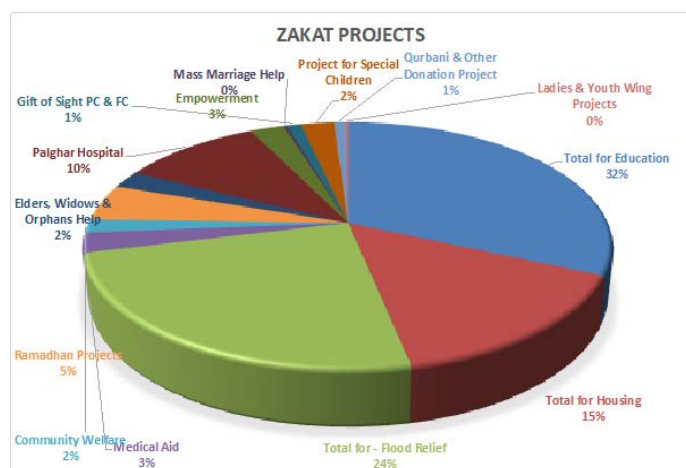
The following table shows the totals charitable spending by WMO including Non-Zakat projects. Especially the Disaster relief activities carried out in Pakistan chapter with the support from all the communities throughout the chapters during 2022/2023. WMO PC has carried out dry rations distribution and currently focusing on housing / rehabilitation projects to the affected.

Project	YTD 2023	2022	2021
Educational Assistance	889,623	1,207,019	1,433,902
Housing Assistance/ Community Rehab	259,654	572,173	912,919
Other Specific Zakat Projects	645,761	831,551	1,010,934
Community Welfare / Financial Aid	325,411	265,168	298,406
Disaster Relief Aid (FLOOD)	251,200	925,037	234,256
	2,371,649	3,800,948	3,890,417

Total Zakat Activities through the Chapters

Project	WMO Centre Dist.	Local	Total
Education - PC	100,000	629,678	729,678
Education - Sri Lanka		177,058	177,058
Education - India	47,000	159,539	206,539
Education - Africa & ME		62,565	62,565
Education - Europe		31,178	31,178
Total for Education			1,207,019
Housing - Sri Lanka		158,703	158,703
Housing - PC		220,056	220,056
Housing - India		113,415	113,415
Housing - Africa & ME	80,000		80,000
Total for Housing			572,173

Pak Flood Relief - South Africa	-	399,892	399,892
Pak Flood Relief - Middle East	150,000		150,000
Pak Flood Relief - Far East	105,000		105,000
Pak Flood Relief - Pakistan		118,791	118,791
Pak Flood Relief - America	98,500		98,500
Malawi Floods - Africa		52,854	52,854
Total for - Flood Relief			925,037
Medical Aid	6,524	90,920	97,444
Community Welfare		66,173	66,173
Ramadhan Projects		182,132	182,132
Elders, Widows & Orphans Help	20,332	65,962	86,294
Palghar Hospital	200,000	190,297	390,297
Empowerment		93,835	93,835
Mass Marriage Help		10,366	10,366
Gift of Sight PC & FC		38,463	38,463
Project for Special Children	38,000	54,562	92,562
Qurbani & Other Donation Project		30,653	30,653
Ladies & Youth Wing Projects		8,500	8,500
Total	845,356	2,955,592	3,800,948



WMO believes Education as the foremost important project and have utilized closer to 32% of the global Zakat, out of which around 25% was for Pakistan chapter Education, supporting more than 5,800 students from Primary to Tertiary education. Pakistan Flood relief is the second most spent in terms of Zakat projects as the flood devastation was the main disaster relief projects carried out by WMO. Housing in Sri Lanka, India and Pakistan was 15% of the total Zakat spent, this has decreased from previous years due to focus on flood relief housing in Pakistan. Indian housing projects included housing colony projects completed with Zakat funds.

WMO has always answered the call of the unfortunate victims of a humanitarian crisis or a natural calamity in any part of the World. This is evident with the way Pakistan chapter handled the ration distribution immediately to the flood sites and the rehabilitation projects were commenced within 1 month of the disaster.

Cornea and cataract surgery project also continued in collaboration with Far East and Pakistan and by India Chapter.

WMO have strived to distribute all Zakat Collected within one Calendar year as is required by Sharia.

CONCLUSION

I would like to thank members of the ExCo and all Chapter management committees for their efforts, input, and counsel of the charity work carried out by WMO.

We need to put more effort in the Zakat collection as the need is far greater than what we collect.

May Allah SWT accept our efforts and grow WMO from strength to strength.

"They ask you about what they should spend: say, "The charity you give shall go to the parents, the relatives, the orphans, the poor, and the traveling alien." And whatever good you do, Allah is fully aware thereof." (Sura Al-Baqarah 02:215)

Charities (Sadaqaat) shall go to the poor, the needy, the officials who collect them, the new converts, to free the slaves, to those burdened by sudden expenses, in the cause of Allah, and to the traveling alien. Such is Allah's commandment. Allah is Omniscient, Most Wise. (Sura At-Taubah 09:60)

Salman Iqbal

Chairman - Zakat Committee

Zakat Disbursement process	
STEP 1	The Chapters requesting Zakat from the Central Fund has to send the prescribed Zakat Requisition Form to the AFZ committee detailing the project outcome, the local fund contribution and requirement from the center.
STEP 2	The chapter has to send a report on the utilization of previous Zakat received from center a. The Zakat requisition has to be based on the Budget sent by the chapters to the MC at the beginning of the year.
STEP 3	The AFZ committee members will receive recommendation report from the GM & CFO along with the summarized details of the usage and requisition.
STEP 4	AFZ committee then resolve on the approval or rejection of the sanction of Zakat to the chapter
STEP 5	If approved, the funds are remitted via EFT to the relevant chapter, from UK or Dubai.

ZAKAT PROJECTIONS FOR 2023

The Zakat commitments for 2023 is considered to remain at similar levels of the previous year i.e. \$5.26M. This is a result of no firm commitment being given by the chapters.

Chapter	Commitment (USD)
Africa	750,000
America & Canada	100,000
Europe	460,000
Far East	350,000
North India	1,300,000
Middle East	650,000
Pakistan	1,300,000
South India	200,000
	5,100,000

The disbursement policy will remain unchanged with contribution to be project specific as the donors wish to, provided the contribution is routed through a Chapter and not direct to any project/ 3rd party organization. Education will remain the main priority to serve the community;

Investment Committee

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Committee Members (2020 - 2023):

Mr Suliman Noor Mahomed - *Chairman*

Mr Bashir Sattar

Mr Ashraf Sattar

Mr Mahmood Shaikhani

Mr Asif Rangoonwala

Mr Ismail Gadit

Mr Salman Iqbal

Mr Newsad Gani

Mr Arif Habib

Mr Waseem Y Adil

It is with great pleasure that I present the Investment Committee Report for the Year 2022. I would like to place on record my sincere appreciation to my fellow Committee Members for their support and enthusiasm in carrying out this task.

Alhamdulillah! Our total funds invested stands at approx. US\$ 4.55mn, a significant sum which will ensure the future success of our organization and help in realizing our moto "Serving Mankind". Our gratitude to our Trustees, Patrons, Members and Donors who made this possible.

1. Property
2. Bank Deposits
3. Mutual Funds
4. Islamic Bonds – (Sukuks)

The source of funds for WMO Investments has been the Trustee Fees, Donations and Profit earned on these funds.

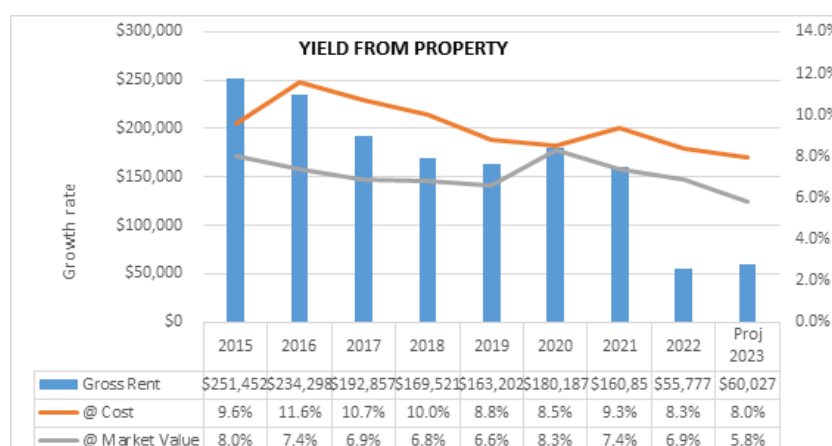
1. Property

Details of Dubai Property Investments - Trustee Funds

WWMO originally invested \$1,928,962 on 27 properties in the international city since 2010. We have made US\$ 2mn in gross rent revenue since 2011.

Out of the 27 Properties held by WMO Middle East, we have disposed 16 units so far and remitted the funds totaling GBP 1,295,000 (US\$ 1,550,000) to the WMO UK HBZ Bank

Properties Invested Through Trustee Funds					
Ownership	Usage Type	APT.NO	Rent 2021	Rent 2022	Rent 2023
WMO Inv. Ltd.	COMMERCIAL	S-02,M-07	35,000	D I O S	
WMO Inv. Ltd.	COMMERCIAL	S-03,M-07	18,500		
WMO Inv. Ltd.	COMMERCIAL	S-04,M-07	25,000		
WMO Inv. Ltd.	COMMERCIAL	S-06,M-07	30,287		
WMO Inv. Ltd.	COMMERCIAL	S-07,M-07	28,000		
WMO Inv. Ltd.	COMMERCIAL	S-08,M-07	44,000		
WMO Inv. Ltd.	COMMERCIAL	S-09,M-07	36,750		
WMO Inv. Ltd.	COMMERCIAL	S-10,M-07	30,700		
WMO Inv. Ltd.	COMMERCIAL	S-11,M-07	14,000		
WMO Inv. Ltd.	COMMERCIAL	S-13,M-07	22,850		
WMO Inv. Ltd.	COMMERCIAL	S-15,O-07	20,000		
WMO Inv. Ltd.	COMMERCIAL	S-16,O-07	21,250		
WMO Inv. Ltd.	COMMERCIAL	S-18,O-07	21,850		
WMO Inv. Ltd.	COMMERCIAL	S-22,M-07	11,000		
WMO Inv. Ltd.	COMMERCIAL	S-05,T-01	31,550		
WMO Inv. Ltd.	COMMERCIAL	S-10,T-01	18,900		
WMO	RESIDENTIAL	110,O-07	19,750	18,000	20,000
WMO	RESIDENTIAL	203,O-07	16,000	19,200	21,000
WMO	RESIDENTIAL	205,O-07	12,000	19,200	19,200
WMO	RESIDENTIAL	303-O-07	15,000	20,700	20,700
WMO	RESIDENTIAL	304,O-07	16,500	18,000	21,000
WMO	RESIDENTIAL	310- O-07	11,400	17,000	19,200
WMO	RESIDENTIAL	315,O-07	17,200	21,000	21,000
WMO	RESIDENTIAL	106-M-07	16,000	19,200	19,200
WMO	RESIDENTIAL	305,M-07	14,650	19,200	19,200
WMO	RESIDENTIAL	311,M-07	21,000	14,000	17,200
WMO	RESIDENTIAL	322,M-07	18,000	19,200	20,700
		AED	587,137	204,700	219,100
		USD	160,859	55,777	60,027



Pakistan

Property – Land & Building

WMO House – The Net book value of Land and Building as at 31st December 2022 is US\$ 268,000 (PKR 60mn).

WMO PC is operating out of this property hence there is no income generated from the property.

Pakistan Investment Properties

Property Title	Fatima Manzil	Ruby Beach Pride
Property Details	Building on a plot measuring 568 square yards, being residential flats having constructed area of 5 floors measuring 16,530 square feet situated at Liaquat Colony, Lyari Quarters, Karachi.	Flat No. 406-2 on fourth floor in Block No.2, measuring 815 square feet in the building known as Ruby Beach Pride located in Block-1 K.D.A improvement Scheme No.5, Clifton, Karachi.
Ownership	WMO PC	MITI
Market/Fair Value	US \$ 9,800 (PKR 2.2mn)	US\$ 11,560 (PKR 2.6 mn)
Valuer & Date of valuation	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015.	Iqbal A. Nanjee & Co. (Private) Limited As at December 31, 2015.
Current Status of the property	Property let on rent and total rent received for year is \$155	Ruby pride is currently vacant
Chapter plan	Chapter management is of the opinion that the said property is not in good shape and therefore it is not possible to obtain a reasonable market value.	We have received an offer for PKR 5mn but are waiting for a higher offer to dispose of this unit.
Our Suggestion	Suggest to Dispose as soon as possible.	Suggest to Dispose / Revalue early next year to reflect the exact value in the books.

2. Bank Deposits

A) Trustee Funds

i) Sri Lanka

Far East Chapter Trustee funds as at 31st December 2022 amounting to \$ 100,800 (LKR 36.3mn) was invested in the form of Fixed Deposit at Amana Bank. This earns an average LKR profit return of 6% per annum. The total return for the year 2022 from this fund was \$ 5,350.

Note : During the 2nd half of 2023, the LKR appreciated by around 10% and the current value of the trustee fund is Approx. \$111,000

B) Education Endowment Funds

i) MH OMAR Education Fund – Far East Chapter

MH Omar Fund opening balance during the year was \$239,600, this was invested in LKR Fixed Deposit at Muslim Commercial Bank (MCB), earning a return over 16% per annum. The return on this investment in 2022 was \$ 22,500/=. The return earned from these investments are utilized for education projects in Sri Lanka and the balance is placed in income earning deposits with the Islamic bank.

ii) Education Endowment Fund - Pakistan Chapter

At the beginning of 2022, the fund had an accumulated balance of \$ 207,000/- (PKR 36mn) and these funds were invested in the forms of TDR. The returns earned through the deposits are on average ranges from 10% per annum.

Due to currency conversion we are showing an exchange loss of around \$46,000 in order to show the value in dollar terms.

Description	USD	PKR
Education Endowment Fund - Principal Amount	207,263	36,270,951
Return / Mark up on Investments	18,948	4,263,216
Exchange Loss	(46,059)	
Total as at 31 Dec 2022	180,152	40,534,167
Placed in Long-Term TDR Investment (11%)	180,152	

The main purpose of this fund to provide non-zakat financial assistance/scholarship to the needy white-collared students in Pakistan. However, to date the Chapter has not commenced the scholarship scheme and the returns are reinvested in short term investments.

C) North Indian – Members Funds

North India Chapter has placed the funds available for Non-Zakath members funds in a Fixed Deposit. During the year NIC has purchased a property for the purpose of its office with a total cost of \$285,400. This would be the first ever property to be owned by WMO in India.

3. Mutual Funds – Pakistan Chapter

A sum of PKR 21mn (US\$ 132,638) was invested in Meezan Islamic Fund and NAFA Funds (Mutual Funds). These Islamic mutual funds are expected to gain a price from 8-10%.

Over the years there has been a fall in value of the Mutual Fund from the year 2018, however there has been a gain in the prices of the mutual funds from last year and the fall in market value continued in the year 2022 as well. Therefore, we suggest that the Pakistan RMC should divest this investments and place the funds in term deposits which can earn a return of 19% as the current market rate of return.

	USD	PKR
Investments Made during the Year 2017 (Including Dividends)	94,320	21,222,000
Revaluation Loss (Mark to Market)	(22,481)	(5,058,301)
Carrying Amount	71,838	16,163,699
Details of Instruments		
NBP Fullerton Asset Management Limited (NAFA)		
587,137 units of NAFA Islamic Asset (Cost 10.691mn)	39,837	8,963,408
Al-Meezan Investment Management Limited		
130,523 units of Meezan Islamic Fund (Cost 10.796mn)	32,001	7,200,291

4. Investments in Sukuks (Islamic Bonds / Term Deposits)

Africa Chapter

The Sukuk (Islamic Bonds) investment amount is US\$ 423,529 (ZAR 7.2mn). Currently the rate of return for these sukuks are at the average rate of Approx. 8%. Profit earned for the year 2022 was \$19,570.

Europe Chapter

Trustee funds of US\$ 2,500,000 was invested during January 2023, in HBZ Sirat (Islamic Term Deposits) for a period of 06 months. The rate of return was 3.5% and amounts earned till July 2023 is US\$ 43,400. This invest of \$ 2.5mn was renewed for a further 06 moths period at 4.75% per annum.

Investment Funds Summary (USD) - December 2022				
Investment Class	Rate of Return	Value as at 31 Dec 2022	Value As at 31 Aug 2023	% of the Total
Property	7.5%	737,110	737,110	75%
Cash in Lieu of Property		2,500,000	-	
Bank Deposits (Profit Sharing)		583,501	3,108,923	14%
Trustee Funds (WMO)	8%	187,100	2,690,000	
Edu Endowment Funds (PC&FC)	11%	396,401	418,923	
Mutual Funds	0%	71,838	72,010	2%
Investment in Sukuks	8%	423,529	378,947	10%
TOTAL*		4,315,978	4,296,990	100%
Fall in value due to currency devaluation		150,875	184,863	

* In addition, we have the un-invested cash balances as follows;

Fund Type	Amount (USD)
Non-Zakat, general/chapter funds	160,675
Trustee Funds	548,000

Mr Suliman Noor Mahomed

Chairman - Investment Committee

Audit & Finance

Assalamu Alaikum Warahmathullahi Wabarakathuhu

Audit

Completion of Audits

We have requested the chapters to complete the Audit by April of the following year.

Chapter	Target Date	Date of Completion
South Africa	April 2023	April 2023
America & Canada		April 2023
Europe		June 2023
Far East		June 2023
Middle East		March 2023
North India		August 2023
Pakistan		July 2023
South India		August 2023

Similar to previous years there has been close communication between the Auditors of all Chapters, Regional Treasurers, WMO Treasurer, and Deputy Treasurer, and WMO CFO in the preparation of the Audited Accounts. In Sha Allah, going forward, we hope to improve on any further inadequacies and the Audit for 2023 will be in line with WMO group policies.

The Consolidated Audited Financial Statements, presented as part of this annual report, is prepared to incorporate the Audited Accounts of Europe Chapter, Middle East Chapter, Pakistan Chapter, South Africa, America & Canada, Far East, North India, and South India Chapters for adoption by members.

The Consolidated Balance Sheet stands at US\$ 7.95mn which has reduced by \$ 400,000 from 2021, which is due to the currency devaluation of mainly in Sri Lanka 45%, Pakistan 29%, India 11% and South Africa 13%. Our Consolidated Statement of Financial Activities shows a surplus of \$ 171,561 mainly due to the excess in restricted funds.

FINANCE

WMO has a cloud-based accounting platform i.e. Sage Accounting. The chapters are required to update the system online in real-time with an allowance of batch processing delay of a 2 weeks.

Chapter quarterly Management Accounts are prepared and submitted using Sage MIS report extracts. It should be noted that certain chapters are yet to adhere to these timely submissions. WMO being an International Charity organization, the involvement of both Regional Treasurers and the RMC

towards Management Accounts shall contribute to the status of WMO as a Charitable Organization.

The implementation of WMO Policies has to be given a relook as the chapters need to appoint qualified individuals for this position. The policy framework and Check Lists for Financial Policy & Procedure to make monitoring the Policies easier. This could be used as guideline and to report on their compliance or contradictions of WMO standard operating procedures.

The internal chapter reviews conducted by the WMO center was on hold due to pandemic and travel restrictions. This will be recommenced from the year 2023 for all the chapters with the intention of streamlining the accounting and administrative functions.

RMC Officials continued to complain about no permanent officials in chapter levels to monitor the implementation of SOPPs. As usual, Regional Management Committee office bearers were requested to consider this as very important and support the implementation in a very stringent manner, most of the chapters showed limited progress during their tenures so far,

Legal & Compliance Committee

Assalamu Alaikum Warahmathullahi Wabarakathuhu

During the year 2022 & 2023 the following Legal and Compliance matters prevailed:

- In November 2022 the Office Bearers explored the option of setting up a SPV company to carry out commercial and relate projects which would generate revenue but also liabilities. This decision was based in the light of the status of the existing registration status of the WMO. This proposal was thereafter discussed and approved by the MC at its meeting on 1st February 2023 and thereafter by the BOT at its meeting on 10th February 2023. It was decided to form this company in the UK with 4 directors who are UK based Trustees. The formulation of this company "WMO Inspire Ltd" is currently in progress.
- In the first Quarter of 2023, Office Bearers of the Management Committee were made aware that the World Memon Organisation of North America ("WMO NA") was operating as an independent organisation. This transpired as a result of a membership drive by Office Bearers in the region. What followed were various complaints and representations in respect of the governing documents and structure of the WMO NA which were substantially different to the WMO CF governing documents and in violation of the rules for regional chapters. Furthermore, it was discovered there was no MOU in place. Various conversations, meetings and deliberations commenced to reason with the regional Office Bearers of WMO NA and to convince them that the status quo was not in line with the governance of the WMO CF. As such, all attempts were made by a team representing the WMO CF comprising of Office Bearers from the MC, BoT, legal and compliance as well as other esteemed members of the organisation to facilitate WMO NA to organise themselves in line with the WMO CF governing documents. These many representations, meetings and conversations were not successful. At the Management Committee meeting held on 30th August 2023, 5 resolutions were passed wherein WMO NA was formally requested to enter into an MOU, remove its 2 year moratorium for members being eligible to vote and stand for elections by 13th September 2023 and that if WMO NA failed to do adhere to the resolutions, WMO NA would be required to cease and desist the use of the name and logo of WMO and WMO CF will set up a new branch in the USA and sever all ties with the existing WMO NA entity. Unfortunately, WMO NA

failed to adhere to these resolutions and on 17th October 2023, the newly appointed President of this entity had written to the WMO CF confirming that they will remain an independent entity and will continue to use the name and logo thereby violating the decisions of the MC. WMO CF has now engaged lawyers in the UK and USA who are assisting with the setting up of a formal branch of the WMO CF in the USA and to request the WMO NA to cease and desist the use of the name and logo of the WMO CF.

- All chapters of the WMO CF will be having their MOUs reviewed as well as their structures and governing documents to ensure all are aligned with the WMO CF governing documents as well as recent decisions of the Management Committee.

Extracts of meeting of the Management Committee held on 3rd July 2023.

Item 7. Alignment of Governing documents of Regional Chapters with WMO CF.

Mr Bashir Sattar informed that there are some chapters who are standalone entities and they need to align their governing documents with WMO CF especially in light of the amendments that have been passed and approved over the last 2 years.

It was therefore requested that the following chapters bring their governing documents in line with the governing document of WMO CF. The Regional OBs can discuss the same with Secretary General, Mr Bashir Sattar and will have the support of the back office to assist in the process.

- » Northern India
- » Southern India
- » America & Canada
- » Southern Africa
- » Far East

- The committee encountered 3 violations during the recent RMC elections for the term 2023-2026

1. Europe Chapter –

- a. Insufficient notice period was given to members calling for the AGM and Elections. Some members had raised objections. The chapter was requested to serve new notices and conduct the elections and AGM again.

- b. The Regional Election Commissioner ("REC") accepted the nomination of a member who did not qualify to vote or stand for elections. This nomination was consequently rejected by the L&C committee and the REC was requested to conduct the elections as per the governing documents.

2. Southern Africa Chapter –

- a. A youth member was appointed as a member of the RMC and the Regional Treasurer in the RMC elections. The Committee was thereafter informed that a payment towards the candidate's life membership had been received on a particular date. However, the date of the payment meant that the candidate had not been in good standing for 120 days prior as required by the governing documents. The Regional President was informed by the L&C committee by correspondence dated 11th October 2023 that this appointment could not be validated by the REC.

3. Northern India Chapter –

- a. The Regional Election Commissioner ("REC") was elected as the Regional Secretary of NIC despite the governing documents specifying that any member appointed as the REC will not stand for election for any post in the WMO. This restriction was clearly laid out by the Election Commissioner on his letter to the Regional Office Bearers when nominations were sought for the post of REC. The Regional President was informed by the L&C committee that this appointment was unconstitutional and therefore invalid.

Newsad Gani

Chairman - Legal & Compliance Committee

Constitution Review Committee Report

Assalamu Alaikum Warahmathullahi Wabarakathuhu

At the AGM in October 2022, the General Assembly approved the formation of the Global Ladies Wing. I am extremely grateful to have had the opportunity to guide the team led by Ms Shabana Abdul Razzak for formulating the structure and configuring the rules of administration.

During the period 2022 & 2023 the constitutional review committee sat 18 times to review the constitution of the WMO CF.

These meetings conducted as per the table below ("List of Meetings and Attendees") lasted up to 2.5 hours in some cases.

As chair of this committee, it was a pleasure and privilege to work with many of our esteemed colleagues who worked very hard to ensure that decisions taken were in the best interest of the WMO CF and were based on overall consensus.

I sincerely thank the dedication, commitment and sacrifices made by all participants of this committee to ensure that we had completed as much of the document as possible.

Subject to approval by the MC in November 2023 I look forward to working with all colleagues to conduct further reviews of our governing documents in the light of recent experiences.

Please find below a summary of the changes to the constitution that were agreed by the team.

Amendments to the Standing Orders and Regulation of Regional Chapters reflecting the below changes have been shared with the Members of the Management Committee for approval once the General Assembly approves the amendments to the constitution.

Bashir Sattar

Chairman - Constitutional Amendments Committee

List of Meetings and Attendees																		
MEETING	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	02 NOV 2022	17 NOV 2022	24 NOV 2022	01 DEC 2023	29 JAN 2023	31 JAN 2023	09 FEB 2023	23 FEB 2023	02 MAR 2023	09 MAR 2023	03 MAY 2023	22 MAY 2023	30 MAY 2023	08 JUN 2023	12 JUN 2023	15 JUN 2023	19 JUN 2023	21 JUN 2023
Mr Bashir Sattar	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Mr Ashraf Sattar	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Mr Shoaib Ismail	x	x	x	x	x	x			x	x	x	x	x	x	x	x	x	x
Sir Iqbal Sacranie	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x
Mr Arif Habib	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x
Mr Salman Iqbal				x		x			x									
Dr Shiraz Suleman*						x		x	x	x		x	x	x	x	x	x	x
Mr Ismail Gadit*						x			x	x	x	x			x	x	x	x
Mr Mahmood Shaikhani	x			x		x	x	x	x	x		x	x		x	x	x	x
Mr Nowsad Gani	x	x		x		x	x	x	x	x		x	x		x	x	x	x
Mr Khurram Kalia					x	x	x	x	x		x	x	x		x	x	x	x
Mr Waseem Yousuf Adil*							x		x		x	x	x	x		x	x	x
Ms Shabana Abdul Razzak*						x					x	x	x					x
Mr Asif Rangoonwala	x												x					
*Joined The constitution review team from 31st January 2023																		

*Joined The constitution review team from 31st January 2023

Proposed Clauses in the Constitution for ratification at the Annual General Meeting to be held on 11th November 2023

Existing Clause	Proposed Clauses
<p>7. General Powers:</p> <p>In furtherance of the Objects – including any exclusively charitable object that may from time to time be duly approved by the Board of Trustees after consultation with the General Assembly – the WMO, through its Board of Trustees (hereinafter referred to as “the BOT”) and its duly appointed and elected Management Committee (hereinafter referred to as “the MC”) and its duly elected Office Bearers (hereinafter referred to as “the Executive Committee” or “the ExeCom”), may exercise the following general powers:</p>	<p>7. General Powers:</p> <p>In furtherance of the Objects – including any exclusively charitable object that may from time to time be duly approved by the Board of Trustees after consultation with the General Assembly – the WMO, through its Board of Trustees (hereinafter referred to as “the BOT”) and its duly appointed and elected Management Committee (hereinafter referred to as “the MC”) and its duly elected Office Bearers (hereinafter referred to as “the Executive Committee” or “the ExeCom”) and its duly appointed Office Bearers Council (hereinafter referred to as “the OBC”), may exercise the following general powers:</p>
<p>7.1 to establish and assist in establishing any activity, project, programme or scheme which will assist and promote the realisation and fulfilment of the Objects, including the provision in the interests of the WMO’s beneficiaries of any exclusively charitable social welfare and religious activities and projects, including the teaching of the Holy Qur’an and the Sunnah of the Prophet Muhammad, may Allah bless him and grant him peace, so as to advance their spiritual, mental, physical and social well-being; SO THAT</p>	<p>7.1 to establish and assist in establishing any activity, project, programme or scheme which will assist and promote the realisation and fulfilment of the objects, including the provision in the interests of the WMO’s beneficiaries & humanity at large of any exclusively charitable social welfare and religious activities and projects; including the teaching of the holy quran and the sunnah of the prophet muhammad, amay allah bless him and grant him peace, so as to advance their spiritual, mental, physical and social well being so that</p>

7.9	to promote and recognise the status of Memon ladies by providing them in general with employment, education and training, in order to enable them to participate more fully in the development of their families and the Memon community	7.9	to promote and recognise the status of Memon ladies by providing them in general with employment, education and training, in order to enable them to participate more fully in the development of their families and the Memon community and in particular by developing the WMO Global Ladies Wing in order to provide a global platform for Memon ladies to encourage and develop participation and role models at all levels of the organisation with the purpose of nurturing and protecting the Memon identity of their families by means of promoting collaborative initiatives and projects in furtherance of the objectives of the WMO;
7.11	to create and facilitate the provision of medical and healthcare facilities	7.11	to create and facilitate the provision of medical and healthcare facilities
7.19	with reference to Article 8 below, to accept any donations, contributions, grants, subsidies and bequests from philanthropists, donors and donor agencies, grants commissions and any other such individuals or organisations for the advancement and promotion of the Objects	7.19	with reference to Article 8 below, to accept any donations, contributions, grants, subsidies and bequests from philanthropists, donors and donor agencies, grants commissions and any other such individuals or organisations for the advancement and promotion of the Objects PROVIDED ALWAYS THAT no reciprocal payment, deduction for expenses, benefit in kind, or quid pro quo is agreed with or provided to either the donor or any other party;
7.21	subject to Articles 10 and 11 below to borrow or utilise any money, equipment, facility, service, or property on such terms as the Members of the BOT or of the MC shall think fit;	7.21	subject to Articles 10 and 11 below to borrow or utilise any money, equipment, facility, service, or property on such terms as the Members of the BOT or of the MC shall think fit direct;
7.24	with reference to Articles 11 and 39–40 below, (a) subject to any consents required by law, to borrow, lend, invest, or donate money PROVIDED THAT no usurious transaction, including charging interest, is entered into as defined by Islamic teachings; (b) to borrow or utilise any money, equipment, facility, service or property, on such terms as the BOT and/or the MC shall think fit; (c) to set aside income as a reserve against future expenditure, but only in accordance with a written policy about reserves;	7.24	with reference to Articles 11 and 39–40 40–41 below, (a) subject to any consents required by law, to borrow, lend, invest, or donate money PROVIDED THAT no usurious transaction, including charging interest, is entered into as defined by Islamic teachings; (b) to borrow or utilise any money, equipment, facility, service or property, on such terms as the BOT and/or the MC shall think fit direct; (c) to set aside income as a reserve against future expenditure, but only in accordance with a written policy about reserves;

7.26	with reference to <i>Articles 13–22 below</i> , to establish 10 categories of membership;	7.26	with reference to <i>Articles 13–22 below</i> , to establish 10 appropriate categories of membership;
New		7.29	in carrying out any activity, project or aid scheme in fulfilment of the Objects, to consult and collaborate wherever possible with reputable established experts including individuals, organisations and institutions so as to enhance the value efficiency and effectiveness of the effort;
8.1.3	to accept any of the aforementioned contributions, donations, legacies, grants and gifts of funds, chattels and property on any special trusts in connection with the WMO, so that any contribution, donation, legacy, grant or gift so accepted shall be held subject to the terms and conditions of the gift	8.1.3	to accept any of the aforementioned contributions, donations, legacies, grants and gifts of funds, chattels and property on any special trusts in connection with the WMO, so that any contribution, donation, legacy, grant or gift so accepted shall be held subject to the terms and conditions of the gift PROVIDED ALWAYS THAT no reciprocal payment, deduction for expenses, benefit in kind, or quid pro quo is agreed with or provided to either the donor or any other party;
8.4	In the event of there being any surplus after the terms and conditions of any special trust have been met, or after the distress and need have been relieved, or after the activity, project or aid scheme has been completed, in accordance with Article 8.3 above, then any such surplus shall be applied in accordance with the Objects as the MC shall think fit, PROVIDED ALWAYS:	8.4	In the event of there being any surplus after the terms and conditions of any special trust have been met, or after the distress and need have been relieved, or after the activity, project or aid scheme has been completed, in accordance with Article 8.3 above, then any such surplus shall be applied in accordance with the Objects as the MC BOT shall think fit direct, PROVIDED ALWAYS:
8.4.1	that no part of the assets of the WMO which constitute capital monies shall be applied unless the WMO's accountants certify in writing that the payment in question ought in their opinion to be regarded as capital expenditure, but this provision shall not prevent the MC from accumulating income and applying the same as income if and when they shall think fit; and	8.4.1	that no part of the assets of the WMO which constitute capital monies shall be applied unless the WMO's accountants certify in writing that the payment in question ought in their opinion to be regarded as capital expenditure, but this provision shall not prevent the MC from accumulating income and applying the same as income if as and when they the BOT shall think fit direct; and

9.1	The Members of the BOT and the Members of the MC shall not be bound In any case to act personally and shall be at full liberty to employ and pay proper and reasonable remuneration to any administrator, clerk, or other agent, whether Memon or non-Memon, to transact all or any business of whatever nature required to be done in pursuance of the Objects, including the receipt and payment of money, and the day-to day management of the WMO, and any activity, project or aid scheme initiated and co-ordinated by the WMO, and shall be entitled to be allowed and paid all charges and expenses so incurred, and shall not be responsible for the defaults of any such employee, or any loss occasioned by his or her employment.	9.1	The Members of the BOT and the Members of the MC shall not be bound in any case to act personally and shall be at full liberty to may employ and pay proper and reasonable remuneration to any administrator, clerk, or other agent, whether Memon or non-Memon, to transact all or any business of whatever nature required to be done in pursuance of the Objects, including the receipt and payment of money, and the day-to day management of the WMO, and any activity, project or aid scheme initiated and co-ordinated by the WMO, and shall be entitled to be allowed and paid all charges and expenses so incurred, and shall not be responsible for the defaults of any such employee, or any loss occasioned by his or her employment.
New		11.4	The BOT shall formulate a WMO Investment Policy document, to be agreed at a meeting called for this purpose by an at least two thirds majority decision, to be updated as and when necessary and in any event to be reviewed annually and approved by the MC.
12.1.1	The governance of the WMO shall rest with the General Assembly of the Members of the WMO and its duly appointed and elected Management Committee ("the MC") and its duly appointed and elected Office Bearers ("the Executive Committee" or "the ExeCom"), SUBJECT ALWAYS to the approval of the BOT, who at all times remain legally responsible for the efficient, transparent, effective and lawful administration and management of the WMO.	12.1.1	The governance of the WMO shall rest with the General Assembly of the Members of the WMO and its duly appointed and elected Management Committee ("the MC") and its duly appointed and elected Office Bearers ("the Executive Committee" or "the ExeCom") and its Office Bearers Council ("the OBC") , SUBJECT ALWAYS to the approval of the BOT, who at all times remain legally responsible for the efficient, transparent, effective and lawful administration and management of the WMO.
12.1.2	The approval of the BOT for the actions and decisions MC and the Executive Committee ("the ExeCom") shall at all times be deemed to have been granted unless it has been specifically withheld in writing.	12.1.2	The approval of the BOT for the actions and decisions of the Management Committee ("the MC") MC and , the Executive Committee ("the ExeCom") and the Office Bearers Council ("the OBC") shall at all times be deemed to have been granted unless it has been specifically withheld in writing.
12.1.3	The approval of the BOT for the actions and decisions of the MC and the ExeCom shall not be withheld unreasonably and if such approval is withheld, good reasons must be provided in writing to the ExeCom and to the MC and to the General Assembly.	12.1.3	The approval of the BOT for the actions and decisions of the MC, and the ExeCom and the OBC shall not be withheld unreasonably and if such approval is withheld, good reasons must be provided in writing to the OBC and to the ExeCom and to the MC and to the General Assembly.

<p>12.3 Rules and Standing Orders</p> <p>12.3.1 With reference to Articles 7.25, 7.28, 9.4 and 9.5 above, the MC may formulate and the BOT approve and adopt such Rules and Standing Orders as they shall from time to time in their discretion think fit for the proper conduct and management of the WMO, and of any activity, project initiated and co-ordinated by the WMO – and in particular, but without prejudice to the generality of the foregoing, they may by such Rules or Standing Orders regulate :</p> <p>(d) the procedure at Annual General Assembly Meetings, Extraordinary General Meetings and meetings of the BOT, the MC, the ExeCom,, Regional Chapters and any RMC, and any committees appointed by the same insofar as such procedure is not regulated by the <i>Companies Act 2006</i> or by the Articles;</p>	<p>12.3 Rules and Standing Orders</p> <p>12.3.1 With reference to Articles 7.25, 7.28, 9.4 and 9.5 above, the MC may formulate and the BOT approve and adopt such Rules and Standing Orders as they shall from time to time in their discretion think fit for the proper conduct and management of the WMO, and of any activity, project initiated and co-ordinated by the WMO – and in particular, but without prejudice to the generality of the foregoing, they may by such Rules or Standing Orders regulate :</p> <p>(a) the procedure at Annual General Assembly Meetings, Extraordinary General Meetings and meetings of the BOT, the OBC, the ExeCom, the MC, Regional Chapters and any RMC, and any committees appointed by the same insofar as such procedure is not regulated by the <i>Companies Act 2006</i> or by the Articles;</p>
<p>12.4.1 A Member of the BOT and a Member of the MC must declare the nature and extent of any interest, direct or indirect, which he or she has in a proposed transaction or arrangement with the WMO, or in any transaction or arrangement entered into by the WMO which has not previously been declared. A Member of the BOT and a Member of the MC must absent himself or herself from any discussions of the BOT or of the MC in which it is possible that a conflict will arise between his or her duty to act solely in the interests of the WMO and any personal interest, including but not limited to any personal financial interest.</p>	<p>12.4.1 A Member of the BOT and a Member of the OBC and a Member of the MC must declare the nature and extent of any interest, direct or indirect, which he or she has in a proposed transaction or arrangement with the WMO, or in any transaction or arrangement entered into by the WMO which has not previously been declared. A Member of the BOT and a Member of the OBC and a Member of the MC must absent himself or herself from any discussions of the BOT or of the OBC or of the MC in which it is possible that a conflict will arise between his or her duty to act solely in the interests of the WMO and any personal interest, including but not limited to any personal financial interest.</p>
<p>New</p>	<p>12.4.2 In particular, all members of the WMO must declare any membership of any other organisation with aims similar to those of the WMO which purports to represent Memons either regionally or globally.</p>
<p>New</p>	<p>12.4.3 All members of the WMO are not permitted to be office bearers in any other organisation with aims similar to those of the WMO which purports to represent Memons either regionally or globally.</p>

<p>12.5 Conflicts of Interest</p> <p>12.5.1 If a conflict of interests arises for a Member of the or a Member of the MC because of a duty of loyalty owed to another organisation or person and the conflict is not authorised by virtue of any other provision in the Articles, the unconflicted Members of the BOT or of the MC may authorise such a conflict of interests where the following conditions apply:</p> <ul style="list-style-type: none"> (a) the conflicted Member of the BOT or of the MC is absent from the part of the meeting at which there is discussion of any arrangement or transaction affecting that other organisation or person; (b) the conflicted Member of the BOT or of the MC does not vote on any such matter and is not to be counted when considering whether a quorum of Members of the BOT or of the MC is present at the meeting; and (c) the unconflicted Members of the BOT or of the MC consider it is in the interests of the WMO to authorise the conflict of interests in the circumstances applying. 	<p>12.5 Conflicts of Interest</p> <p>12.5.1 If a conflict of interests arises for a Member of the BOT or a Member of the OBC or a Member of the MC because of a duty of loyalty owed to another organisation or person and the conflict is not authorised by virtue of any other provision in the Articles, the unconflicted Members of the BOT or of the OBC or of the MC may authorise such a conflict of interests where the following conditions apply:</p> <ul style="list-style-type: none"> (a) the conflicted Member of the BOT or of the OBC or of the MC is absent from the part of the meeting at which there is discussion of any arrangement or transaction affecting that other organisation or person; (b) the conflicted Member of the BOT or of the OBC or of the MC does not vote on any such matter and is not to be counted when considering whether a quorum of Members of the BOT or of the OBC or of the MC is present at the meeting; and (c) the unconflicted Members of the BOT or of the OBC or of the MC consider it is in the interests of the WMO to authorise the conflict of interests in the circumstances applying.
<p>12.5.2 In <i>Article 12.5.1</i> above a conflict of interests arising because of a duty of loyalty owed to another organisation or person only refers to such a conflict which does not involve a direct or indirect benefit of any nature to a Member of the BOT, or a Member of the MC, or to a connected person.</p>	<p>12.5.2 In <i>Article 12.5.1</i> above a conflict of interests arising because of a duty of loyalty owed to another organisation or person only refers to such a conflict which does not involve a direct or indirect benefit of any nature to a Member of the BOT or of the OBC or a Member of the MC, or to a connected person.</p>
<p>12.6.1 If the WMO has a Seal it shall only be used by the authority of the BOT, or of the ExeCom, or of a committee authorised by the BOT or the ExeCom. The BOT or the ExeCom may determine who shall sign any instrument to which the seal is affixed and unless otherwise so determined, it shall be signed by the Secretary General and by any one other Member of the ExeCom.</p>	<p>12.6.1 If the WMO has a Seal it shall only be used by the authority of the BOT, or of the ExeCom OBC, or of a committee authorised by the BOT or the ExeCom OBC. The BOT or the ExeCom OBC may determine who shall sign any instrument to which the seal is affixed and unless otherwise so determined, it shall be signed by the Secretary General and by any one other Member of the ExeCom OBC.</p>

<p>13.1 <u>Classification of Membership</u></p> <p>13.1.1 Subject to <i>Articles 14–22 below</i>, Membership of the WMO shall consist of the following ten categories:</p> <ul style="list-style-type: none"> (a) Trustees; (b) Patrons; (c) Apex Members (National Bodies); (d) Institution Members (Regional and Local Bodies); (e) Individual Life Members; (f) Individual Annual Members; (g) Senior Members (h) Youth Members; (i) Associate Members; (j) Friends of the WMO. 	<p>13.1 <u>Classification of Membership</u></p> <p>13.1.1 Subject to <i>Articles 14–22 below</i>, Membership of the WMO shall consist of the following nine ten categories:</p> <ul style="list-style-type: none"> (a) Trustees; (b) Patrons; (c) Apex Members (National Bodies); (d) Institution Members (Regional and Local Bodies); (e) Individual Life Members; (f) Individual Annual Members; (g) Senior Members (g) (h) Youth Members; (h) (i) Associate Members; Young Memons (i) (j) Friends of the WMO.
<p>13.2 <u>Trustees</u></p> <p>13.2.5 Any Individual Member of the WMO who (subject to compliance with the relevant regulations) pays the prescribed Trustee's Subscription to the WMO within the prescribed period, commencing from the date of the approval of his or her application by the MC will, together with his or her spouse, be regarded as Life Members of the WMO and entitled to be appointed or elected, as the case may be, as a Member of the MC and shall be entitled to be heard and to vote at any General Assembly Meeting of the WMO.</p>	<p>13.2.5 Any Individual Member of the WMO who (subject to compliance with the relevant regulations) pays the prescribed Trustee's Subscription to the WMO within the prescribed period, commencing from the date of the approval of his or her application by the MC BOT will, together with his or her spouse, be regarded as Life Members of the WMO and entitled to be appointed or elected, as the case may be, as a Member of the MC and shall be entitled to be heard and to vote at any General Assembly Meeting of the WMO.</p>
<p>13.2.8 Any Trustee whose Subscription has been paid in full, or if being paid in instalments is not in arrears, shall automatically be appointed as a Member of the MC, while his or her spouse may be elected as a Member of the MC.</p>	<p>13.2.8 Any Trustee whose Subscription has been paid in full, or if being paid in instalments is not in arrears, shall automatically be appointed as a Member of the MC, while his or her spouse may be elected as a Member of the MC. All Trustees whose Subscriptions have been paid in full, or if being paid in instalments are not in arrears, are automatically appointed as Members of the MC and as such are directly involved in the work of the MC but, subject to <i>Articles 28.3 and 28.4 below</i>, they may only be elected as Office Bearers of the MC if their Subscriptions have been paid in full.</p>
<p>13.2.9 The MC shall only process an application to be a Trustee if the applicant has confirmed in writing that if the application is successful, he or she agrees that particulars of his or her identity will be provided to Companies House and the Charity Commission, as required by law.</p>	<p>13.2.9 The BOT will only approve and the MC shall only process an application to be a Trustee if the applicant has confirmed in writing that if the application is successful, he or she agrees that particulars of his or her identity will be provided to Companies House and to the Charity Commission, as required by law.</p>

13.2.10	With reference to <i>Article 20 below</i> , any decision by the MC to suspend or expel a Trustee shall only take effect when this decision has been endorsed by a meeting of the BOT at which the Trustee in question: (a) shall not be counted when considering whether or not there is a quorum; and (b) may be heard; but (c) shall not be permitted to vote.	13.2.10	With reference to <i>Article 20 below</i> , any decision by the MC to suspend or expel a Trustee shall only take effect when after this decision has first been endorsed made by at least a two thirds majority decision at by a meeting of the BOT at which the Trustee in question: (a) shall not be counted when considering whether or not there is a quorum; and (b) may be heard; but (c) shall not be permitted to vote.
13.2.12	With reference to <i>Article 13.2.8 above</i> , all Trustees whose subscriptions have been paid in full, or if being paid in instalments are not in arrears, are automatically appointed as Members of the MC and as such are directly Involved In the work on the MC and, subject to <i>Articles 28.3 and 28.4 below</i> , may be elected as Office Bearers of the MC.	Deleted	
<u>new</u>		13.2.12	The BOT shall be responsible for approving: (a) e WMO Annual Plan and Annual Budget; (b) the WMO Investment Policy Document; (c) the appointment of the WMO Chief Operating Officer ("the COO"); (d) the appointment of the WMO Chief Finance Officer ("the CFO") and/or Internal Auditor ("the IA")
<u>new</u>		13.2.14	with reference to <i>Articles 13.2.11 above and 34 below</i> and in order to facilitate the efficient, flexible and timely administration of the WMO, to delegate to the OBC any tasks, roles and responsibilities of the BOT as are considered best served by so doing.
13.2.14	Every 3 years, immediately after the Annual General Assembly Meeting has taken place, the members of the BOT shall from amongst themselves elect by secret ballot and by a simple majority vote the following Office Bearers: (a) Chairman; (b) Deputy Chairman; (c) Secretary; (d) Assistant Secretary.	13.2.1415	Every 3 years, immediately after the Annual General Assembly Meeting has taken place, the members of the BOT shall from amongst themselves elect by secret ballot and by a simple majority vote the following Office Bearers: (a) Chairman; (b) Deputy Chairman; (c) Secretary; (d) Assistant Secretary.
13.2.17	With reference to Article 13.2.14 above, with the exception of the office of the Chairman of the BOT, there is no limit to the number of consecutive terms an Office Bearer may serve.	13.2.178	With reference to <i>Article 13.2.1417 above</i> , with the exception of the office of the Chairman of the BOT, there is no limit to the number of consecutive terms an Office Bearer may serve.

<p>Board of Trustees Meetings</p> <p>13.2.18 The BOT shall meet at least once every year and arrange additional meetings as and when considered necessary.</p>	<p>13.2.18¹⁹ The BOT shall meet at least once 4 times every year and arrange additional meetings as and when considered necessary, for which at least 2 weeks notice for virtual meetings and at least 6 weeks notice for physical meetings shall be given.</p>
<p>13.3 Patrons</p> <p>13.3.3 Any Patron whose Subscription has been paid in full, or if being paid in instalments is not in arrears, shall automatically be appointed as a Member of the MC, while his or her spouse may be elected as a Member of the MC.</p>	<p>13.3.3 Any All Patrons whose Subscriptions has have been paid in full, or if being paid in instalments is are not in arrears, shall automatically be appointed as Members of the MC, while his or her spouse may be elected as a Member of the MC and as such are directly involved in the work of the MC but, subject to <i>Articles 28.3 and 28.4 below</i>, they may only be elected as Office Bearers of the MC if their Subscriptions have been paid in full.</p>
<p>new</p>	<p>13.3.4 With reference to Article 27.1.5, all Patrons whose Subscriptions have been paid in full may form a Board of Patrons for the purpose of deciding by a simple majority vote which two Patrons shall be selected as members of the ExeCom.</p>
<p>13.6 Individual Life Members</p> <p>13.6.1 Any Memon aged 18 years or above shall be eligible to become an Individual Life Member of the WMO by applying on the prescribed form to the MC. Any person accepted as an Individual Life Member shall, subject to Article 16 below, be entitled to be heard and to vote at any General Assembly Meeting of the WMO.</p>	<p>13.6 Individual Life Members</p> <p>13.6.1 Any Memon aged 18 years or above shall be eligible to become an Individual Life Member of the WMO by applying on the prescribed form to the MC the RMC of the Regional Chapter in which he or she resides the MC. Any person accepted as an Individual Life Member shall, subject to Article 16 below, be entitled to be heard and to vote at any General Assembly Meeting of the WMO.</p>
<p>13.6.3 With reference to <i>Article 19.3 below</i>, if payment of any instalment is delayed for any reason then the Individual Life Member's Subscription shall be regarded as being in arrears.</p>	<p>13.6.3 With reference to Articles 16.7 – 16.9 and <i>19.3 below</i>, if payment of any instalment is delayed for any reason then the Individual Life Member's Subscription shall be regarded as being in arrears.</p>
<p>13.7 Individual Annual Members</p> <p>13.7.1 Any Memon aged 18 years or above shall be eligible to become an Individual Annual Member of the WMO by applying on the prescribed form to the MC. Any person accepted as an Individual Annual Member shall, subject to Article 16 below, be entitled to be heard and to vote at any General Assembly Meeting of the WMO.</p>	<p>13.7 Individual Annual Members</p> <p>13.7.1 Any Memon aged 18 years or above shall be eligible to become an Individual Annual Member of the WMO by applying on the prescribed form to the MC the RMC of the Regional Chapter in which he or she resides the MC. Any person accepted as an Individual Member shall, subject to Article 16 below, be entitled to be heard but not to vote at any General Assembly Meeting of the WMO.</p>

<p>13.8 Senior Members</p> <p>13.8.1 Any Individual Member (including a non-Memon spouse of a Memon who is entitled to full Individual membership by virtue of <i>Article 13.10.5 below</i>) who has been of good standing for at least 10 years and is aged 75 years or above shall be eligible to become a Senior Member of the WMO by applying on the prescribed form to the MC. Any person accepted as a Senior Member shall, subject to <i>Article 16 below</i>, be entitled to be heard and to vote at any General Assembly Meeting of the WMO.</p>	<p><u>Deleted</u></p>
<p><u>New</u></p>	<p><u>13.9 Young Memons</u></p> <p>13.9.1 Any Memon aged between 11 and 17 years shall be eligible to become a Young Memon of the WMO by applying on the prescribed form to the MC.</p> <p>13.9.2 No membership subscription shall be payable by Young Memons who shall be entitled to attend any Regional Chapter Meeting and any General Assembly Meeting of the WMO but only as observers who shall not be entitled to be heard (unless so authorised by the chair), or to vote or to stand for election at such Meetings.</p> <p>13.9.3 With reference to Article 38 below, a committee to assist Young Memons may be formed as and when necessary.</p>

13.10	<u>Associate Members</u>	
13.10.1	Any non-Memon organisation, or non-Memon individual aged 18 years or above, shall be eligible – subject to the MC’s approval – to become an Annual or Life Associate Member of the WMO by applying on the prescribed form to the MC.	
13.10.2	If a Life Associate Member’s Subscription is being paid in instalments, the first instalment shall be paid on the date that the Life Associate Member’s application is approved by the MC. Subsequent instalments shall become payable on the anniversary of the first instalment payment. If payment of any instalment is delayed for any reason then the Life Associate Member’s Subscription shall be regarded as being in arrears.	<u>Deleted</u>
13.10.3	Any non-Memon organisation accepted as an Associate Member shall be entitled to have 1 representative who may be heard at General Assembly Meetings of the WMO, but who shall not be eligible to vote or to stand for election.	
13.10.4	Any non-Memon individual accepted as an Associate Member shall be entitled to be heard but not to vote or to stand for election at any General Assembly Meeting of the WMO.	
13.10.5	The non-Memon spouse of a Memon is entitled to full Individual Life Membership as long as he or she remains the spouse of a Memon and as such shall, subject to <i>Article 16 below</i> , be entitled to be heard and to vote at any General Assembly Meeting of the WMO.	

<p>13.11 Friends of the WMO</p> <p>13.11.1 Any Memon aged 18 years or above shall be eligible to become a Friend of the WMO by applying on the prescribed form to the MC, including a declaration that he or she subscribes to the Mission Statement of the WMO and supports the Objects of the WMO and undertakes to assist the WMO in fulfilling its Mission and its Objects. No membership subscription shall be payable by a Friend of the WMO.</p> <p>13.11.2 Any person who is accepted as a Friend of the WMO shall be entitled to attend any Regional Chapter Meeting and any General Assembly Meeting of the WMO provided that the prior written permission of the Secretary General has been obtained and subject to such conditions as may be prescribed by the Secretary General – and only as an observer who is not entitled to be heard or to vote or to stand for election at such Meetings.</p>	<p>Friends of the WMO</p> <p>13.11.10.1 Any non-Memon organisation or institution, and any non-Memon individual aged 18 years or above Any Memon aged 18 years or above shall be eligible to become a Friend of the WMO by applying on the prescribed form to the MC, including a declaration that he or she subscribes to the Mission Statement of the WMO and supports the Objects of the WMO and undertakes to assist the WMO in fulfilling its Mission and its Objects.</p> <p>13.11.10.2 No membership subscription shall be payable by a Friend of the WMO.</p> <p>13.10.3 Any non-Memon organisation or institution accepted as a Friend of the WMO shall be entitled to have 1 representative.</p> <p>13.11.310.4 Any non-Memon organisation or institution representative, or any non-Memon individual person, who is accepted as a Friend of the WMO shall be entitled to attend any Regional Chapter Meeting and any General Assembly Meeting of the WMO <i>provided that</i> the prior written permission of the Secretary General has been obtained and subject to such conditions as may be prescribed by the Secretary General – and only as an observer who is not entitled to be heard or to vote or to stand for election at such Meetings.</p> <p>13.10.5 The non-Memon spouse of a Memon is entitled to full Individual Life Membership as long as he or she remains the spouse of a Memon and as such shall, subject to <i>Article 16 below</i>, be entitled to be heard and to vote at any General Assembly Meeting of the WMO.</p>
<p>15. Membership Fees:</p> <p>15.2 With reference to <i>Articles 13.1.1(g) and 13.8 above</i>, Senior Members are not obliged to pay a subscription.</p>	<p>Deleted</p>

<p>16. Rights of Members:</p> <p>16.1 All Trustees and Patrons, and all Apex and Institution Members (through their selected representatives), and all Individual Life Members and Individual Members and Senior Members, whose respective subscriptions have been paid or waived (including those whose subscription payments are not in arrears) shall:</p> <p>(a) have the right to be heard at any Regional Chapter Meeting or at any General Assembly Meeting of the WMO on all matters on the Agenda with the permission of the Chairman;</p> <p>(b) have the right to vote at any Regional Chapter Meeting or at any General Assembly Meeting of the WMO and be eligible for election as a Member of an RMC or of the MC, as an Office Bearer of an RMC or of the MC, and as a member of any committee of the WMO;</p> <p>PROVIDED THAT they have been Members of good standing for at least the following number of days:</p> <p>(i) Trustees and Patrons: immediately</p> <p>(ii) Life Members: 120 continuous days</p> <p>(iii) Annual Members: 365 continuous days</p> <p>(iv) Senior Members: immediately.</p>	<p>16. Rights of Members:</p> <p>16.1 All Trustees and Patrons, and all Apex and Institution Members (through their selected representatives), and all Individual Life Members and Individual Members and Senior Members; whose respective subscriptions have been paid or waived (including those whose subscription payments are not in arrears) shall:</p> <p>(a) have the right to be heard at any Regional Chapter Meeting or at any General Assembly Meeting of the WMO on all matters on the Agenda with the permission of the Chairman;</p> <p>(b) have the right to vote at any Regional Chapter Meeting or at any General Assembly Meeting of the WMO and be eligible for election as a Member of an RMC or of the MC, as an Office Bearer of an RMC or of the MC, and as a member of any committee of the WMO, but with reference to Article 13.2.8 above may only e elected as Office Bearers of the MC if their Subscriptions have been paid In full:</p> <p>PROVIDED THAT they have been Members of good standing for at least the following number of days:</p> <p>(i) Trustees and Patrons: immediately</p> <p>(ii) Individual Life Members: 120 continuous days</p> <p>(iii) Annual Members: 365 continuous days</p> <p>(iv) Senior Members: immediately.</p>
<p>16.7 Subject to <i>Article 13.10.5 above</i>, all Associate Members shall have the right to be heard at any General Assembly Meeting of the WMO on all matters on the Agenda with the permission of the Chairman, but not to vote or to stand for election.</p>	<p>Deleted</p>
<p>16.9 Any person who has paid one or more instalments of the subscription for a Trustee's or a Patron's Life Membership, but is unable for any reason to complete payment of the total subscription amount due, may substitute what has been paid as a payment towards an Individual Life Membership or an Individual Annual Membership instead, subject to the approval of the MC.</p>	<p>16.89 Any person who has paid one or more instalments of the subscription for a Trustee's or a Patron's Life Membership, but is unable for any reason to complete payment of the total subscription amount due, may substitute what has been paid as a payment towards a Patron's Life Membership or towards an Individual Life Membership or an Individual Annual Membership instead, subject to the approval of the MC</p>

16.10	Any person who has paid one or more instalments of the subscription for an Individual Life membership, but is unable for any reason to complete payment of the total subscription amount due, may substitute what has been paid as a payment towards an Individual Annual Membership instead, subject to the approval of the MC.	16.9+10	Any person who has paid one or more instalments of the subscription for an Individual Life membership, but is unable for any reason to complete payment of the total subscription amount due, may, while subject to Articles 17.1 and 20.3 below substitute what has been paid as a payment towards an apply for Individual Annual Membership instead, subject to the approval of the MC.
16.11	With reference to Articles 13.8 and 15.2 above, a Senior Member is not obliged to pay any subscription and shall enjoy full rights as set out in Article 16.1 above.	<u>Deleted</u>	
<u>New</u>		16.10	Any member of the WMO is free, subject to the approval of the MC, to upgrade their level of membership to the next level of WMO membership as follows: (a) from Individual membership to Individual Life Membership; (b) from Individual Life Membership to Patron's Life Membership; and (c) subject to Article 13.2.6, from Patron's Life Membership to Trustee's Life Membership.
<u>18.</u>	<u>Voting by Proxy and by Post:</u>	<u>18.</u>	Voting by Proxy and by Post:
18.1	All Trustees and Patrons, and all Apex and Institution Members (through their selected representatives), and all Individual Life Members and Individual Annual Members (including Senior Members) – but not Youth Members and not , subject to <i>Article 13.10.5 above</i> , Associate Members – whose respective subscriptions have been paid or waived (including those whose subscription payments are not in arrears) shall be entitled to vote by proxy or by postal vote.	18.1	All Trustees and Patrons, and all Apex and Institution Members (through their selected representatives), and all Individual Life Members and Individual Annual Members (including Senior Members) – but not Individual Members, Ladies Members Youth Members and not, subject to Article 13.10.5 above, Associate Members – whose respective subscriptions have been paid or waived (including those whose subscription payments are not in arrears) shall be entitled to vote by proxy or by postal vote.
<u>New</u>		18.4	As and when available, a reliable Electronic Voting System may be used for the purposes of registering votes during the course of Formal Meetings and Hybrid Meetings, but excluding anyone voting by proxy.

<p>19. Disqualification from Membership:</p> <p>19.1 Any Trustee or Patron whose subscription shall have remained unpaid for 2 years shall be requested in writing by the Treasurer to pay the amount outstanding within 90 days from the date of such request being posted. If any such member fails to pay the amount outstanding within the stipulated time then his or her membership shall cease automatically without further notice.</p>	<p>19. Disqualification from Membership:</p> <p>19.1 Any Trustee or Patron whose subscription shall have remained unpaid for 2 years shall be requested in writing by the Treasurer to pay the amount outstanding within 90 days from the date of such request being posted. If any such member fails to pay the amount outstanding within the stipulated time then his or her membership shall cease automatically without further notice. Or with reference to Article 13.1 and 16,7-9 above, to apply for a different category of WMO membership before this notice period has elapsed.</p>
<p>19.2 Any Apex or Institution Member whose subscription shall have remained unpaid for 1 year shall be requested in writing by the Treasurer to pay the amount outstanding within 90 days from the date of such request being posted. If any such member fails to pay the amount outstanding within the stipulated time then their membership shall cease automatically without further notice.</p>	<p>19.2 Any Apex or Institution Member whose subscription shall have remained unpaid for 1 year shall be requested in writing by the Treasurer to pay the amount outstanding within 90 days from the date of such request being posted. If any such member fails to pay the amount outstanding within the stipulated time then their membership shall cease automatically without further notice. or, with reference to Articles 13.1 and 16.7-9 above, to apply for a different category of WMO membership before this notice period has elapsed.</p>
<p>19.3 Any Individual Life or Individual Annual Member whose subscription shall have remained unpaid for 1 year shall be requested in writing by the Treasurer to pay the amount outstanding within 90 days from the date of such request being posted. If any such member fails to pay the amount outstanding within the stipulated time then his or her membership shall cease automatically without further notice.</p>	<p>19.3 Any Individual Life or Individual Annual Member whose subscription shall have remained unpaid for 1 year shall be requested in writing by the Treasurer to pay the amount outstanding within 90 days from the date of such request being posted or, with reference to Articles 13.1 and 16.7-9 above, to apply for a different category of WMO membership before this notice period has elapsed. If any such member fails to pay the amount outstanding within the stipulated time then his or her membership shall cease automatically without further notice.</p>
<p>New</p>	<p>19.4 In the event of any WMO member ignoring the options outlined in <i>Articles 19.1-3 above</i>, before the notice period has elapsed, then subject to <i>Article 13.2.10 above</i>, his or her membership shall cease automatically without further notice.</p>
<p>19.4 Any member who has been disqualified from membership shall have the opportunity to be heard (accompanied by a friend if so desired) at an MC meeting before the disqualification takes effect.</p>	<p>19.45 Any Subject to <i>Article 13.2.10 above</i>, any WMO member who has been disqualified from membership shall have the opportunity to be heard (accompanied by a friend if so desired) at an MC meeting before the disqualification takes effect. If he or she chooses one of the options outlined in <i>Articles 19.1-3 above</i> at this meeting, then his or her WMO membership will be reinstated accordingly,</p>

<p>20. Suspension or Expulsion of a Member:</p> <p>20.1 The MC shall have the discretion to suspend the membership of, or expel, a member of the WMO or his or her nominee or representative by at least a two thirds majority vote if he or she:</p>	<p>20. Suspension or Expulsion of a Member:</p> <p>20.1 <i>Subject to Article 13.2.10 above, the</i> MC shall have the discretion to suspend the membership of, or expel, a member of the WMO or his or her nominee or representative by at least a two thirds majority vote if he or she:</p>
<p>21. Resignation of a Member:</p> <p>21.1 A member of the WMO may resign from membership of the WMO by notice in writing to the Secretary General of the WMO. The MC is hereby authorised either to accept or to reject any such resignation.</p>	<p>21. Resignation of a Member:</p> <p>21.1 A member of the WMO may resign from membership of the WMO by notice in writing to the Secretary General of the WMO <i>and to the Regional President of the Regional Chapter for the region in which he or she resides.</i> The MC is hereby authorised either to accept or to reject any such resignation.</p>
<p>23. Organisation and Administration:</p> <p>23.1 Subject to <i>Article 12 above</i>, the WMO shall have the following organisational and administrative elements:</p> <ul style="list-style-type: none"> (a) The General Assembly (b) Regional Management Committees ("RMCs") (c) The Management Committee ("the MC") (d) The Executive Committee ("the ExeCom") (e) Global Ladies Wing (f) Global Youth Wing (g) Specialist Committees (h) The Board of Trustees ("the BOT") 	<p>23. Organisation and Administration:</p> <p>23.1 Subject to <i>Article 12 above</i>, the WMO shall have the following organisational and administrative elements:</p> <ul style="list-style-type: none"> (a) The General Assembly (b) Regional Management Committees ("RMCs") (c) The Management Committee ("the MC") (d) The Executive Committee ("the ExeCom") (e) Global Ladies Wing (f) Global Youth Wing (g) Specialist Committees <i>(h) The Office Bearers Council ("the OBC")</i> <i>(i) (h) The Board of Trustees ("the BOT")</i>
<p>24.1 Composition of the General Assembly</p> <p>24.1.1 With reference to <i>Article 13 above</i>, the General Assembly shall be comprised of the Trustees and Patrons of the WMO; the representatives of Apex Members (National Bodies), and Institution Members (Regional and Local Bodies); Individual Life Members and Individual Annual Members; Senior Members; Youth Members; and all Associate Members and Friends of the WMO who have been approved by the MC.</p>	<p>24.1 Composition of the General Assembly</p> <p>24.1.1 With reference to <i>Article 13 above</i>, the General Assembly shall be comprised of the Trustees and Patrons of the WMO; the representatives of Apex Members (National Bodies), and Institution Members (Regional and Local Bodies); Individual Life Members and Individual <i>Annual</i> Members; <i>Senior Members</i>; Youth Members; <i>and all Associate Members</i> Young Memons; and Friends of the WMO who have been approved by the MC.</p>

24.1.3	With reference to <i>Articles 13.5.1 and 13.10.3 above</i> , Institution Members and any non-Memon organisation accepted as an Associate Member shall be represented by a maximum of 1 representative. A representative of a member organisation (excluding any non-Memon organisation accepted as an Associate Member) shall have 1 vote only.	24.1.3	With reference to <i>Articles 13.5.1 and 13.10.3 above</i> , Institution Members and any non-Memon organisation accepted as an Associate Member a Friend of the WMO shall be represented by a maximum of 1 representative. A representative of a member organisation (excluding any non-Memon organisation accepted as a Friend of the WMO an Associate Member) shall have 1 vote only.
24.1.4	With reference to <i>Article 16.2 above</i> , in the event of any such representative resigning from or otherwise leaving a member body, he or she shall cease to be its representative and shall therefore cease with immediate effect to be a member of the WMO	24.1.4	With reference to <i>Article 16.2 above</i> , in the event of any such representative resigning from or otherwise leaving a member body, he or she shall cease to be its representative and shall therefore cease with immediate effect to be a member of the WMO unless and until he or she has taken out WMO membership in accordance with Article 13 above.
24.4	<u>Meetings of the General Assembly</u>	24.4.3	<u>With referenc24.4 Meetings of the General Assembly</u>
	<u>Annual General Meetings</u>		<u>Annual General Meetings</u>
24.4.3	With reference to <i>Article 13 above</i> , Apex and Institution Member organisations and any non-Memon organisation accepted as an Associate Member shall notify both the Secretary General and their Regional Secretary of the name(s) of their appointed representative(s) and of the name(s) of their alternate(s) at least 12 weeks prior to a General Assembly Meeting.	24.4.3	With reference to <i>Article 13 above</i> , Apex and Institution Member organisations and any non-Memon organisation accepted as a Friend of the WMO Associate Member shall notify both the Secretary General and their Regional Secretary of the name(s) of their appointed representative(s) and of the name(s) of their alternate(s) at least 12 weeks prior to a General Assembly Meeting.
	<u>Extraordinary General Assembly Meetings</u>		Extraordinary General Assembly Meetings
24.4.7	With reference to <i>Article 35.4 below</i> , an Extraordinary Meeting of the General Assembly shall be convened by the Secretary General at the request of either not less than one third or 50 – whichever is the higher number – of the fully paid up members of the WMO (including those whose subscription payments are not in arrears) or not less than one half of the elected Members of the MC.	24.4.7	With reference to <i>Article 36.5 below</i> , an Extraordinary Meeting of the General Assembly shall be convened by the Secretary General at the request of either not less than one third tenth or 50 – whichever is the higher number of the fully paid up members of the WMO (including those whose subscription payments are not in arrears) or not less than one half of the Members of the MC.
25.1	<u>Location of Regional Chapters</u>	25.1	<u>Location of Regional Chapters</u>
25.1.1	With reference to <i>Article 7.27 above</i> , the members of the General Assembly shall organise themselves worldwide by establishing Regional Chapters in the regions in which they reside, identified as follows: (i) the Far East and other Countries. AUSTRALASIA	25.1.1	With reference to <i>Article 7.27 above</i> , the members of the General Assembly shall organise themselves worldwide by establishing Regional Chapters in the regions in which they reside, identified as follows: (i) the Far East and other Countries. AUSTRALASIA <u>The above reference has been amended across all the governing documents</u>

<p>25.5</p> <p>25.5.1</p>	<p><u>Regional Management Committee Representation on the WMO Management Committee - Elected Members</u></p> <p>With reference to Article 26 below, each RMC shall nominate the following numbers of its members to serve as <i>elected</i> members of the WMO Management Committee:</p> <p>(a) 7 Members from Pakistan;</p> <p>(b) 5 Members from Northern India;</p> <p>(c) 3 Members from Southern India;</p> <p>(d) 4 Members from Southern Africa;</p> <p>(e) 4 Members from Northern Africa;</p> <p>(f) 4 Members from Europe;</p> <p>(g) 4 Members from America and Canada;</p> <p>(h) 4 Members from the Middle East;</p> <p>(i) 4 Members from the Far East and Other Countries.</p>	<p><u>deleted</u></p>
<p>25.5.2</p>	<p>With reference to <i>Article 25.4.1 above</i>, each RMC shall include the following RMC office bearers amongst their nominees to serve as elected members of the WMO MC:</p> <p>(a) the Regional President; and</p> <p>(b) the Regional Secretary;</p> <p>both of whom, with reference to Article 27 below, shall also automatically be members of the WMO ExeCom.</p>	<p>25.5.1</p> <p>With reference to <i>Article 25.4.1 above</i>, each RMC shall include the following RMC office bearers amongst their nominees to serve as elected members of the WMO MC:</p> <p>(a) the Regional President; and</p> <p>(b) the Regional Secretary;</p> <p>(both of whom, with reference to <i>Article 27 below</i>, shall also automatically be members of the WMO ExeCom) and</p> <p>(c) the Regional Treasurer.</p>
<p>25.6.3</p>	<p>With reference to <i>Article 26.2.3 below</i>, each Regional Youth Vice-Chairman of the WMO and each Regional Youth Executive of the WMO who have been appointed as members of the RMC of the Regional Chapter in which they reside shall be included as appointed members of the MC.</p>	<p>25.6.3</p> <p>With reference to <i>Article 26.2.3 below</i>, each Regional Youth Vice-Chairman of the WMO and each Regional Youth Executive of the WMO who have has been appointed as members of the RMC of the Regional Chapter in which they reside shall be included as appointed members of the MC.</p>

<p>26. 26.2.3</p> <p>The Management Committee (“the MC”): <u>Appointed Members:</u></p> <p>With reference to <i>Articles 13.2.8, 13.3.3, 25.6 and 25.7.2 above</i> and to <i>Articles 27.6 and 31.14.7 below</i>, the Appointed Members of the MC shall include:</p> <ul style="list-style-type: none"> (a) All Trustees of the WMO; (b) All Patrons of the WMO; (c) The Global Ladies Chair; (d) The Global Ladies Deputy Chair; (e) The Global Ladies Secretary; (f) The Global Ladies Treasurer; (g) Each Regional Ladies Chair of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which she resides; (h) The Global Youth Chairman; (i) The Global Youth Secretary; (j) The Global Youth Treasurer; (k) Each Regional Youth Vice-Chairman of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which he or she resides; (l) Each Regional Youth Executive of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which he or she resides. 	<p>26. 26.2.3</p> <p>The Management Committee (“the MC”): Appointed Members:</p> <p>With reference to <i>Articles 13.2.8, 13.3.3, 25.6 and 25.7.2 above</i> and to <i>Articles 27.6 and 31.14.7 below</i>, the Appointed Members of the MC shall include:</p> <ul style="list-style-type: none"> (a) All Trustees of the WMO; (b) All Patrons of the WMO; (c) The Global Ladies Chair; (d) The Global Ladies Deputy Chair; (e) The Global Ladies Secretary; (f) The Global Ladies Treasurer; (g) Each Regional Ladies Chair of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which she resides; (h) The Global Youth Chairman; (i) The Global Youth Secretary; (j) The Global Youth Treasurer; (k) Each Regional Youth Vice-Chairman of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which he or she resides; (l) Each Regional Youth Executive of the WMO who has been appointed as a member of the RMC of the Regional Chapter in which he or she resides.
<p>26.3</p> <p>The General Assembly may by special resolution change:</p> <ul style="list-style-type: none"> (a) as regards <i>Elected</i> Members, the designation in <i>Articles 25.1.1, 25.2.3 and 25.5.1 above</i> of applicable regions and the allocation of the respective numbers of eligible candidates for each such region; and 	<p>26.3</p> <p>The General Assembly may by special resolution change:</p> <ul style="list-style-type: none"> (a) as regards <i>Elected</i> Members, the designation in <i>Articles 25.1.1, 25.2.3 and 25.5.1</i> above of applicable regions and the allocation of the respective numbers of eligible candidates for each such region; and

27. The Executive Committee (“the ExeCom”):	27. The Executive Committee (“the ExeCom”):
<p>27.1 The Executive Committee (“the ExeCom”) shall consist of the following Office Bearers selected from and by the Members of the MC:</p> <ul style="list-style-type: none"> (a) President; (b) Deputy President; (c) Secretary General; (d) Deputy Secretary General; (e) Treasurer; (f) Deputy Treasurer; (g) Global Ladies Chair; (h) Global Ladies Deputy Chair; (i) Global Youth Chairman; (j) Global Youth Secretary; (k) Regional Presidents, (1 from each region); (l) Regional Secretaries, (1 from each region). 	<p>27.1 The Executive Committee (“the ExeCom”) shall consist of the following Office Bearers selected from and by the Members of the MG Members:</p> <p>27.1.1 With reference to <i>Article 13.2.15 above</i>, the four Office Bearers selected from and by the Members of the BOT:</p> <ul style="list-style-type: none"> (a) Chairman; (b) Deputy Chairman; (c) Secretary; (d) Assistant Secretary. <p>27.1.2 The six Office Bearers selected from and by the Members of the MC:</p> <ul style="list-style-type: none"> (a) President; (b) Deputy President; (c) Secretary General; (d) Deputy Secretary General; (e) Treasurer; (f) Deputy Treasurer. <p>27.1.3 With reference to <i>Article</i> the following two Office Bearers selected by the Members of the MC:</p> <ul style="list-style-type: none"> (g) Global Ladies Chair; (h) Global Youth Chairman; <p>27.1.4 With reference to <i>Article 25.5.1(a)–(b) above</i>, the two Office Bearers from each of the nine RMCs who serve as elected Members of the MC:</p> <ul style="list-style-type: none"> (a) Regional President, (1 from each region); (b) Regional Secretary, (1 from each region). <p>27.1.5 Two Patrons, excluding any Patron who is one of the above Office Bearers, to be selected by the Board of Patrons.</p>
<p>27.6 With reference to <i>Article 31.14.7 below</i>, once his appointment has been confirmed by the MC, the Global Youth Chairman shall then appoint, in accordance with the procedures set out in the WMO Standing Orders, the Global Youth Secretary as an additional Office Bearer of the MC.</p>	<p>27.6 With reference to <i>Article 31.14.7 below</i>, once his appointment has been confirmed by the MC, the Global Youth Chairman shall then appoint, in accordance with the procedures set out in the WMO Standing Orders, the Global Youth Secretary as an additional Office Bearer of the MC.</p>
<p>27.7 As Members of the ExeCom, the Global Youth Chairman and Global Youth Secretary shall have the right to be heard and to vote.</p>	<p>27.7 As Members of the ExeCom, the Global Youth Chairman and Global Youth Secretary shall have the right to be heard and to vote.</p>

<p>30. Duties and Powers of the Management Committee ("the MC"):</p> <p>30.10 subject to <i>Articles 7.20 and 7.24 above</i>, to lend money belonging to the WMO PROVIDED THAT the prior approval of the General Assembly has been obtained;</p>	<p>30. Duties and Powers of the Management Committee ("the MC"):</p> <p>30.10 subject to <i>Articles 7.20 and 7.24 above</i>, to lend money belonging to the WMO as directed by the BOT PROVIDED THAT the prior approval of the General Assembly has been obtained;</p>
<p>30.19 to hold at least 2 meetings during each year for which notice of at least 6 weeks shall be given;</p>	<p>30.19 to hold at least 2 4 meetings during each year for which at least 3 weeks notice for virtual meetings and at least 6 weeks notice for physical meetings shall be given;</p>
<p>New</p>	<p>30.22 with reference to <i>Article 34 below</i> and in order to facilitate the efficient, flexible and timely administration of the WMO, to delegate to the OBC any tasks, roles and responsibilities of the MC as are considered best served by so doing;</p>
<p>31. Duties and Powers of the MC Office Bearers ("the ExeCom"):</p> <p>31.1 Executive Committee ("the ExeCom"):</p> <p>31.1.3 prepare an Annual Budget for the WMO to be presented to the MC for its approval within the first two months of each new financial year – and thereafter ensure the implementation of the budget once it has been approved;</p> <p>31.1.4 with reference to <i>Articles 7.21 and 9 above</i>, employ a Chief Operating Officer of the WMO at an agreed remuneration;</p>	<p>31. Duties and Powers of the MC Office Bearers ("the ExeCom"):</p> <p>31.1 Executive Committee ("the ExeCom"):</p> <p>31.1.3 with reference to Article 13.2.12 above to prepare an Annual Budget and Annual Plan for the WMO to be presented to the MC BOT for its approval within the first two months of each new financial year – and thereafter ensure the implementation of the budget once it has been approved;</p> <p>31.1.4 with reference to <i>Articles 7.21 and 9 above</i>, employ a Chief Operating Officer ("COO") of the WMO at an agreed remuneration; subject to the approval of the BOT</p>
<p>New</p>	<p>31.1.13 with reference to Article 34 below and in order to facilitate the efficient, flexible and timely administration of the WMO, to delegate to the OBC any tasks, roles and responsibilities of the ExeCom as are considered best served by so doing;</p>
<p>31.6 Treasurer of the MC:</p> <p>31.6.8 preparing the Annual Budget of the WMO on behalf of the ExeCom and presenting it to the MC for its approval;</p>	<p>31.6 Treasurer of the MC:</p> <p>31.6.8 with reference to Articles 13.2.12 and 31.1.3 above, preparing the Annual Budget of the WMO on behalf of the ExeCom and presenting it to the MC for its approval;</p>
<p>31.13 Global Ladies Treasurer:</p> <p>31.13.11 preparing the Annual Budget of the WMO Global Ladies Wing on behalf of the ExeCom and presenting it to the MC for its approval;</p>	<p>31.13 Global Ladies Treasurer:</p> <p>31.13.11 with reference to Article 31.6.8 above preparing the Annual Budget of the WMO Global Ladies Wing on behalf of the ExeCom and presenting it to the MC for its approval the Treasurer of the MC at least 8 weeks before the Annual General Meeting so as to facilitate the preparation of the Annual Budget of the WMO;</p>

<p>31.14 Global Youth Chairman:</p> <p>(d) for each Regional Chapter, one Regional Youth Executive to serve as an appointed member of the RMC of the Regional Chapter in which he or she resides;</p>	<p>31.14 Global Youth Chairman:</p> <p>(d) for each Regional Chapter, one Regional Youth Executive to serve as an appointed member of the RMC of the Regional Chapter in which he or she resides and as an appointed member of the MC;</p>
<p>31.15 Global Youth Secretary:</p> <p>31.15.6 convene meetings of the Global Youth Wing.</p>	<p>31.15 Global Youth Secretary:</p> <p>31.15.6 convene meetings of the Global Youth Wing, giving a minimum of 7 days notice for virtual meetings and a minimum of 6 weeks notice for physical meetings;</p>
<p>31.16 Global Youth Treasurer:</p> <p>31.16.10 preparing the Annual Budget of the WMO Global Youth Wing on behalf of the ExeCom and presenting it to the MC for it's approval;</p>	<p>31.16 Global Youth Treasurer:</p> <p>31.16.10 with reference to Article 31.6.8 above, preparing the Annual Budget of the WMO Global Youth Wing on behalf of the ExeCom and presenting it to the Treasurer of the MC at least 8 weeks before the Annual General Meeting so as to facilitate the preparation of the Annual Budget of the WMO the MC for it's approval;</p>
<p>New</p>	<p><u>34. The Office Bearers Council ("the OBC"):</u></p> <p>34.1 The Office Bearers Council ("the OBC") shall consist of the following WMO Office Bearers:</p> <ul style="list-style-type: none"> (a) WMO President; (b) WMO Deputy President; (c) WMO Secretary General; (d) WMO Deputy Secretary General; (e) WMO Treasurer; (f) WMO Deputy Treasurer; (g) BOT Chairman; (h) BOT Deputy Chairman; (i) BOT Secretary; (j) BOT Assistant Secretary; (k) Global Ladies Chair; (l) Global Youth Chairman. <p>34.2 The main purpose of the OBC is to assist the Secretariat of the WMO in facilitating the efficient, flexible and timely administration of the WMO by taking on whatever roles and responsibilities are delegated to the OBC by the MC, the ExeCom and the BOT.</p> <p>34.3 The OBC shall meet at least 12 times during each year for which at least 1 week's notice for virtual meetings and at least 6 weeks notice for physical meetings shall be given.</p> <p>34.4 With reference to <i>Articles 12.3 and 30.3 above</i>, any role or responsibility which is delegated to the OBC on a long term basis will in due course be recorded as such in the <i>WMO Standing Orders</i>.</p>

<p><u>New</u></p>	<p><u>36.4 Office Bearers Council Meetings:</u></p> <p>36.4.1 With reference to Article 34.3 above, the OBC shall meet at least 12 times during each year for which at least 1 week's notice for virtual meetings and at least 6 weeks notice for physical meetings shall be given</p>
<p><u>35.4 Extraordinary General Meetings:</u></p> <p>35.4.1 Upon receiving a requisition signed by either at least one half of the elected Members of the MC, or by at least one third or 50 – whichever is the higher number – of the fully paid up (including those whose subscription payments are not in arrears) members of the WMO, the Secretary General shall, within 4 weeks of his having received such a requisition, convene an Extraordinary General Assembly Meeting for which at least 12 weeks notice shall be given to all members of the WMO, to decide the matters contained therein, <i>except that</i> in the event of an EGM meeting being conducted virtually the notice period shall be 4 weeks.</p>	<p><u>35.4 36.5 Extraordinary General Meetings:</u></p> <p>35.4 36.5.2 Upon receiving a requisition signed by either at least one half of the elected Members of the MC, or by at least one tenth third or 50 – whichever is the higher number – of the fully paid up (including those whose subscription payments are not in arrears) members of the WMO, the Secretary General shall, within 4 weeks of his having received such a requisition, convene an Extraordinary General Assembly Meeting for which at least 12 weeks notice shall be given to all members of the WMO, to decide the matters contained therein, <i>except that</i> in the event of an EGM meeting being conducted virtually the notice period shall be 4 weeks.</p>
<p><u>New</u></p>	<p><u>37. Quorum:</u></p> <p>37.4 At all OBC Meetings, more than half of the Members shall form a quorum.</p>

<p>44. Indemnity:</p> <p>44.1 Every Member of the BOT and every Member of the MC is hereby indemnified against any losses, expenses or damages incurred in the discharge of or arising out of his or her duties, as approved by the BOT or by the MC.</p> <p>44.2 No Member of the BOT and no Member of the MC shall be liable for any acts, deceits or defaults of any other Member of the BOT or of the MC.</p> <p>44.3 In the exercise of the powers and duties contained herein no Member of the BOT and no Member of the MC shall be liable:</p> <p>(a) for any loss to the property of the WMO arising by any improper investment made in good faith (so long as he or she shall have sought professional advice before making such investment); or</p> <p>(b) for the negligence or fraud of any agent or servant employed by him or her or by any other Member of the BOT or Member of the MC in good faith although the employment of such agent was strictly not necessary or expedient (provided reasonable supervision shall have been exercised); or</p> <p>(c) by reason of any mistake or omission made in good faith by any Member of the BOT or Member of the MC; or</p> <p>(d) by reason of any other matter or thing except wilful and individual fraud or wrongdoing or wrongful omission by him or her.</p> <p>44.4 Subject to the provisions of the <i>Companies Act 2006</i>, every Member of the BOT or Member of the MC or other officer or auditor of the WMO shall be indemnified out of the assets of the WMO against any liability incurred by him or her in that capacity in defending any proceedings, whether civil or criminal, in which judgement is given in his or her favour or in which he or she is acquitted or in connection with any application in which relief is granted to him or her by the court from liability for negligence, default, breach of duty or breach of trust in relation to the affairs of the WMO.</p>	<p>45. Indemnity:</p> <p>45.1 Every Member of the BOT and every Member of the OBC and every Member of the MC is hereby indemnified against any losses, expenses or damages incurred in the discharge of or arising out of his or her duties, as approved by the BOT or by the MC.</p> <p>45.2 No Member of the BOT and no Member of the OBC and no Member of the MC shall be liable for any acts, deceits or defaults of any other Member of the BOT or of the OBC or of the MC.</p> <p>45.3 In the exercise of the powers and duties contained herein no Member of the BOT and no Member of the OBC and no Member of the MC shall be liable:</p> <p>(a) for any loss to the property of the WMO arising by any improper investment made in good faith (so long as he or she shall have sought professional advice before making such investment); or</p> <p>(b) for the negligence or fraud of any agent or servant employed by him or her or by any other Member of the BOT or Member of the OBC or Member of the MC in good faith although the employment of such agent was strictly not necessary or expedient (provided reasonable supervision shall have been exercised); or</p> <p>(c) by reason of any mistake or omission made in good faith by any Member of the BOT or Member of the OBC or Member of the MC; or</p> <p>(d) by reason of any other matter or thing except wilful and individual fraud or wrongdoing or wrongful omission by him or her.</p> <p>45.4 Subject to the provisions of the <i>Companies Act 2006</i>, every Member of the BOT or Member of the OBC or Member of the MC or other officer or auditor of the WMO shall be indemnified out of the assets of the WMO against any liability incurred by him or her in that capacity in defending any proceedings, whether civil or criminal, in which judgement is given in his or her favour or in which he or she is acquitted or in connection with any application in which relief is granted to him or her by the court from liability for negligence, default, breach of duty or breach of trust in relation to the affairs of the WMO.</p>
--	--

<p>44.5 The BOT or the MC may decide to purchase and maintain insurance, at the expense of the WMO, for the benefit of any Member of the BOT or Member of the MC or former Member of the BOT or of the MC in respect of any loss or liability which has been or may be incurred in connection with the exercise of that Member of the MC's duties or powers.</p>	<p>45.5 The BOT or the MC may decide to purchase and maintain insurance, at the expense of the WMO, for the benefit of any Member of the BOT or Member of the OBC or Member of the MC or former Member of the BOT or of the OBC or of the MC in respect of any loss or liability which has been or may be incurred in connection with the exercise of that Member of the MC's duties or powers.</p>
<p>46. 46.3 <u>Amendments to the Constitution and Standing Orders:</u></p> <p>No amendment to the Constitution and no such Special Resolution shall invalidate any prior act of the BOT and/or the MC which would have been valid if that amendment had not been made or that Special Resolution had not been made.</p>	<p>47. 47.3 <u>Amendments to the Constitution and Standing Orders:</u></p> <p>No amendment to the Constitution and no such Special Resolution shall invalidate any prior act of the BOT and/or the OBC and/or the OBC an/or the MC which would have been valid if that amendment had not been made or that Special Resolution had not been made.</p>

MARKETING & COMMUNICATIONS COMMITTEE

**Assalamu Alaikum Warahmathullahi
Wabarakathuhu**

The Marketing & Communications Committee was conceptualised during the Executive Committee Meeting held in Dubai on 13th January 2015.

The committee was entrusted to deliver the following objectives -

- Strategize, develop and design “WMO” as a Brand
- Create a comprehensive media network
- Promote WMO on local and global platforms
- Increase the Global footprint of WMO

The following has been achieved for the year 2022

The Memon

The e-magazine is published to highlight prominent, global Memon personalities and update ongoing activities and projects across all Chapters of WMO.

The inaugural edition was released on April 15, 2016 and till date 35 editions have been published.

Distinguished Humanitarians and Doyens of Industry such as Mr. Satar Dada, Mr. Solly Noor, Mr. Haroon Karim, Mr. Iqbal Sacranie, Mr. Yunus Suleman, Mr. Ashraf Sattar, Mr. Nowsad Gani, Mr. Gulaam Abdoola and Abdul Sattar Edhi have adorned the cover.

The year 2021 began with another luminary on the cover.

One of the most publicised editions of The Memon magazine was released in February with the newly elected President and media mogul Salman Iqbal gracing the cover.

The edition soon became a rage with Salman Iqbal giving a rare insight into his life as the World discovered another side to the visionary who built the ARY media conglomerate.

The next Edition was a Ramadan special which covered the Humanitarian endeavours of WMO while the December edition was a compilation of the year, aptly titled the year that was 2021.

Over the years the popularity of the Magazine has grown by leaps and bounds. The cover has become one of the most coveted spaces, with many distinguished Memon personalities aspiring to grace the Cover. We are very humbled with the response and it's our constant endeavour to make each edition better than the last.

The year 2021 also saw several short compilations including the 6 month Presidency of Mr. Salman Iqbal titled Leadership Personified and a booklet that launched the WMO Food Bank project.

A Projects and Donation Menu

A Donation Menu was created on the Website in the early part of 2017 and is expanded upon each year to attract Zakat and Lillah funds online. A comprehensive list of projects encompassing the broad spectrum of humanitarian services rendered by WMO across all Chapters are meticulously listed on the Website for the benefit of the donors.

With a simple click of the button, donors, around the world can now contribute to a cause closest to their hearts after comprehensively studying the details of the project online. A human story is also attached to empathise with the cause and create awareness of the hardships faced by the less fortunate.

WMO Food Bank was one of the landmark projects of the year which was duly listed on the donation page. The Initiative launched a global movement to eradicate hunger in all corners of the World with the program flourishing in India, Pakistan, South Africa, UAE and Sri Lanka. A million meals have been provided thus far under the WMO Food Bank banner.

WMO Website (wmoworld.com)

The popular WMO website keeps getting upgraded each year. The website's continual transformation has attracted greater traffic. In 2021 we had 16,000 visitors to the website with 31,000 page views.

WMO Facebook (@wmoworld)

Since January 2016, the WMO Facebook page fan base has grown from 4,532 to 20,125, generating a net growth of 15,593 followers, and posts received a total of 473,728 reach during 2022.

WMO Video

This visual medium has been extensively used over the years and much emphasis was given to short videos documenting the pertinent causes throughout the year.

Amongst the many conceptualized videos that stood out in 2021 were the ones that highlighted the wonderful women of the World Memon Organisation, the WMO ARY Telethon coverage, motivational speeches by Mr. Salman Iqbal and the WMO Food Bank project.

The WMO ARY Telethon was a watershed event in the history of WMO which exponentially increased its global footprint with a live broadcast in 120 countries.

A number of videos are made as teasers for The Memon magazine. Also live interviews are shot on Facebook during the AGMs of prominent members of the organisation.

In the past, the membership video was a grand success with an overwhelming response to membership across chapters. The important causes of education, housing and humanitarian aid are highlighted

extensively through 3 short documentaries.
The you tube page catalogues all the videos of events and orations made on important occasions.
WMO YouTube (<https://www.youtube.com/wmoworld>)

We have a dedicated You Tube page for our library of videos covering humanitarian endeavours, events and various projects of WMO.

WMO Instagram (@wmoworld)

WMO Instagram posts received a total of 21,935 reach during 2022.

We have firmly established our mediums of communication with the WMO Website and Social Media.

Communications Committee

Editorial Board:

Mr. Salman Iqbal
Mr. Mahmood Shaikhani
Mr. Ashraf Sattar
Mr. Zubair Chashmawala

The Editorial Board will be the cornerstone of the Marketing and Communications Committee. They will select the personalities and humanitarian services that must be put in the spotlight, hence adorn the covers of The Memon magazine. They will also establish guidelines for communication and will be responsible in allocation of the budget towards the Marketing needs.

The Editorial Team (The Memon Magazine)

Editorial Committee:

Ms. Reeda Sheikhani - Editor
Mr. Shazly Makeen - Designer

The Marketing Team (Representatives from each Chapter)

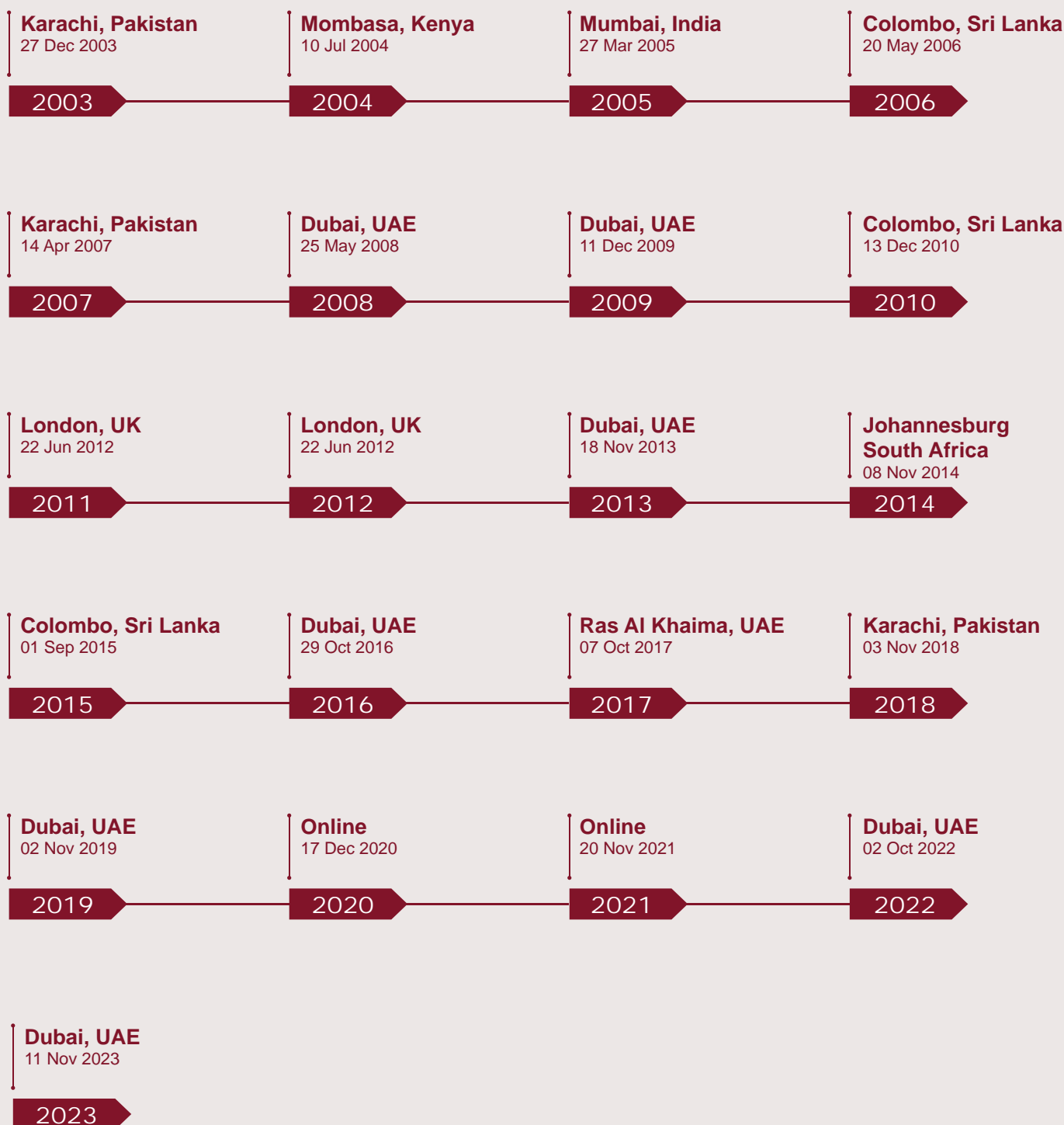
The Marketing Team has been selected by the respective Vps to share with us information about all regional activities that take place in their respective Chapters.

Mr. Shehzad Iqbal (Europe)
Mr. Aneel Ameen (Middle East)
Mrs Khashiefa Martin (Africa)
Mr Hasin Agadi (India)
Mr Sanjeeth Ilyas (Far East)
Mr. Jawad Choksi (Pakistan)
Ms. Dania Hanif (Ladies Wing)

Mohamed Zubair Chashmawala

Chairman - Marketing & Communications Committee

Chronology of WMO AGM Dates & Venues





PROPERTY NETWORK

SINCE 2005

STRONG FOUNDATIONS. BIG RESULTS.

— *Since 2005* —

Property Network is a multi-awarded real estate consultancy based in Dubai, UAE. Our team of highly expert advisors work closely with clients from more than 80+ countries.

SALES

MARKETING

INVESTMENTS

DEVELOPMENTS

📍 Office 107-109, Fifty-One Tower, Marasi Drive,
Business Bay, P.O.Box: 119766, Dubai, UAE.

📞 800-76823 | +971 (0) 4 388 1115

✉ info@propertynetworkuae.com

@PNUAE    

www.propertynetworkuae.com

CORPORATE INFORMATION

Name of Organisation

World Memon Organisation Charitable Foundation

Legal Form

A Private Company Limited by Guarantee duly incorporated and existing in accordance with the laws of England and Wales.

Registered Company Number

04984474 (England and Wales)

Registered Charity Number

1101413

Registered Office

3 Weir Road
London
England SW12 0LT

Accounting Year End

31st December

Principle Activity of the Charity

Assisting and promoting religious, technical and professional, general and further education of Memons including education concerning the cultural and religious identity, customs and language of the world wide Memon community.

Trustees

Mr Nowsad Abdul Gani	Mr Mohammad Salman Iqbal
Mr Bashir Sattar	Mr Ashraf Abdul Sattar
Mr Haroon Karim	Mr Mahmood Shaikhani
Dr Esmail Harunani	Mr Muhammad Shoaib Ismail

Bankers

Habib Bank Zurich PLC
NatWest

Auditors for WMO Europe Chapter

KWSR & Co.
Chartered Accountants & Registered Auditors
136 Merton High Street, London SW19 1BA

Regional Chapters

Europe Chapter	Northern India Chapter
Far East Chapter	Pakistan Chapter
Middle East Chapter	Southern Africa Chapter
Northern Africa Chapter	Southern India Chapter

Contact

Mr Imran Farook, General Manager
Telephone: (+94) 77 777 4281
E-mail: gm@wmoworld.org

Website

www.wmoworld.org